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BUSINESS FORMS EDITION

**HOW TO DO  
BUSINESS BY LETTER**  
AND TRAINING COURSE IN  
**CONVERSATIONAL ENGLISH**

SHERWIN CODY

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# HOW TO DO BUSINESS BY LETTER

AND TRAINING COURSE IN

## Conversational English

By SHERWIN CODY

*Author of "Word Study for Schools," "English for Business Uses," and  
"The Cody System for Business Men—How to Write Letters That Pull."*

TWENTIETH EDITION  
(120 Thousand)

SCHOOL OF ENGLISH  
CHICAGO

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BY SHERWIN CODY

## PREFACE

This book is intended for teachers and students who wish to become able to write really creditable and up-to-date business letters in a business office in conversational English.

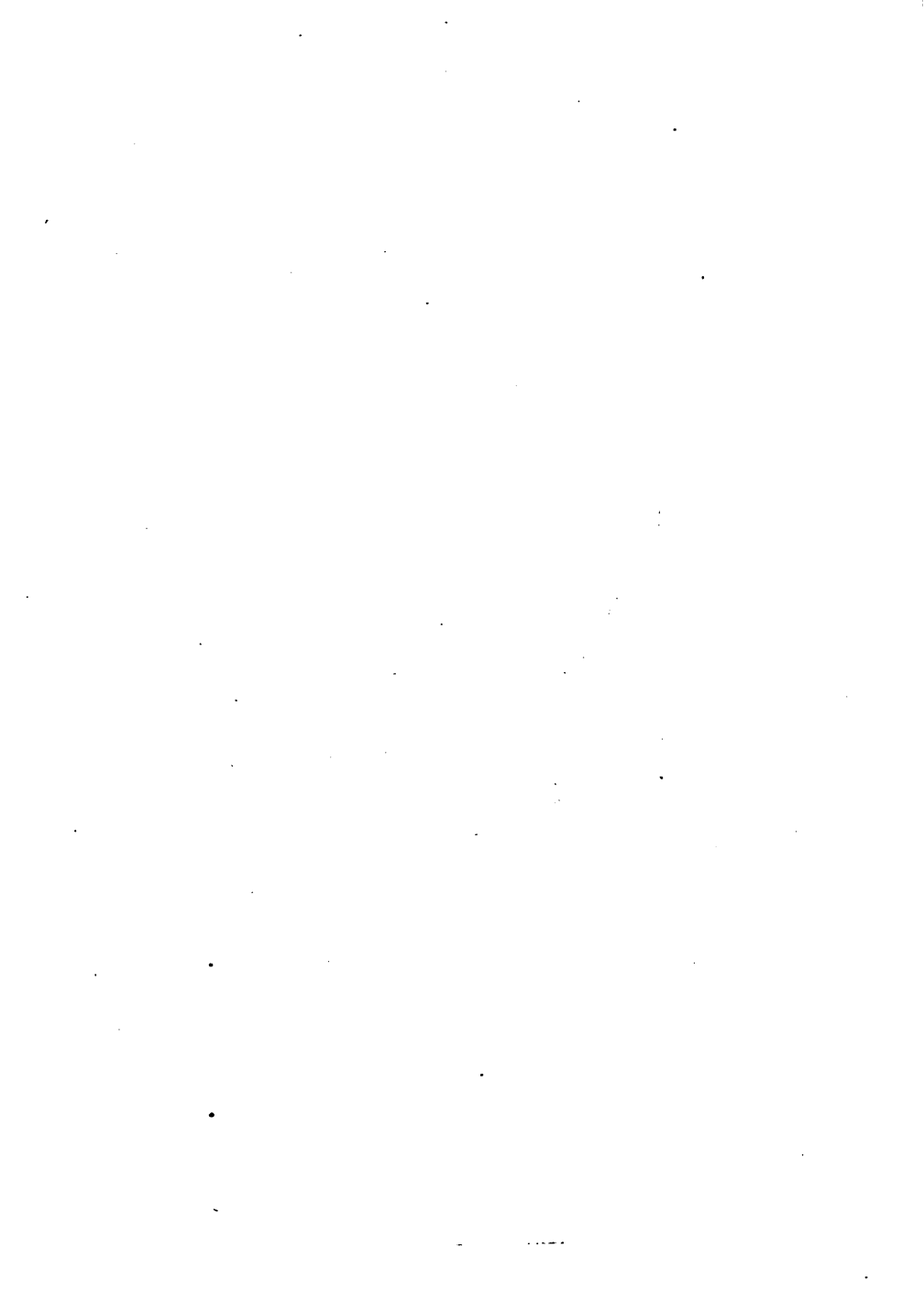
There is just one way in which this practical skill can be given, and that is by educating the instinct. Use of former editions of this book in the classroom for several years past has clearly proved that it really makes successful letter writers by giving the business instinct.

For one thing, the form, style, and arrangement of letters are so presented that the correct style is always before the student's eye, and he absorbs it almost unconsciously. A thing that is seen is learned in a mere fraction of the time required to master that which is merely talked about.

Above all, this book affords a successful training in Business English Composition by giving the student the business point of view. It enables him to catch something of the spirit of salesmanship in letters, and that develops into an enthusiasm that brings practical results in one-half or one-third the time that they can be obtained by any other method. Once get the student interested in the composition of letters from the salesmanship point of view, and he will develop instinctively a power of expression that is really surprising.

Of course, only a real business man could be expected to put the element of business instinct and salesmanship into a textbook, and I think that is the point in which this book has an advantage over others which have been prepared by theorists and not by successful practitioners of the art of doing business by mail.

The language taught in this book is that which a business man would use in talking to a customer, no word not natural in conversation being tolerated. I know of no better way to teach conversational English.



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# How to Do Business By Letter

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## CHAPTER I

### Using Words So as to Make People Do Things

Business letter writing is not a study of forms and usages. It is rather a study of human nature and "how to use words so as to make people do things."

If the student catches the idea that letters are talks on paper which must actually do business, and must be just as simple, direct, and clear as a business talk, instinct will help greatly to make the mastery of forms and usages easy.

Every young man or woman who goes into business must do business, for himself or for his employer, and much of this business (to save time and travel) must be done on paper. The study of business letter writing should therefore be the study of business in a nutshell.

But skill comes only by beginning with the simple things—and most of the letters in this book will be found to be merely simple, easy, and natural. The letter writer who can be "simple, easy, and natural" on paper is already well on the high road to success.

### Familiar Notes

#### 1

3/4/04.

Mr. Jones:

Will you notify the clerks in your department that on and after Monday next, July 11, this store will close at 5.30 p. m. instead of at 5.45, as in the past, and only three quarters of an hour will be allowed at noon—from 12 to 12.45, or from 12.45 to 1.30.

A. W. Thorne, Mgr. (58 words)

This short method of writing a date is very appropriate in a note like this, but should never be used in a regular letter.

Nowadays "p. m." or "a. m." in small letters is preferred, though capitals are not incorrect. The abbreviation should always be used after the first of a series of figures indicating hours, but may be omitted after other figures in the same connection.

A period is most convenient between figures indicating hours and minutes, though a colon is not incorrect, and was once regularly used.

## 2

6/31/98.

Miss Kennedy:

I shall not return to the office until to-morrow. I expect to be in from 9 o'clock to 1. Please complete the letters I gave you and have them ready for me to look over the first thing in the morning.

A. W. Thorne. (48 words)

Notice that "Miss" is not an abbreviation, and is not followed by a period. "O'clock" is not written with a capital letter in the middle of a sentence.

Numbers below ten and round numbers such as one hundred, one thousand, etc., are not usually to be written in figures unless in a series. In this note 9 and 1 constitute the smallest possible series.

## 3

7/31/99.

Mr. Thorne:

Mr. Kelly called this morning at ten o'clock and said he wished very much to see you this afternoon. He will call at four if possible.

Agnes Kennedy. (36 words)

In business letters we usually write hours and minutes in figures, though in social letters the written words are more common. When a full hour like "ten" is mentioned it may be written with "o'clock" in full; but if two or more hours are mentioned in succession, the figures may be preferred. Do not mix the styles in the same sentence or letter.

## 4

10/3/04.

Miss Kennedy:

I wish you would be a little more prompt in the morning. I noticed that this morning you were not at the office until

almost 9 o'clock. You know the hour we spoke of when you took this position was 8.30.

A. W. Thorne. (48 words)

5

Mr. A. W. Thorne:

I wish to go out a little earlier to-day, to do some shopping. May I get off at twelve and stay until half past one?

Respectfully, (31 words)

Agnes Kennedy.

## CHAPTER II

### How to Begin a Business Letter

A letter should *always* be dated, and if the address is not printed, it should be written by preference at the upper right-hand corner of the paper. It is not considered good style to place the address immediately after the signature except in giving an order for shipment.

2. The address and date line should never begin near the left-hand margin. It should begin at least one-third of the way across the page, and two or three lines may be used for it if necessary.

3. Care should be used to punctuate the date and address line correctly. Separate each item from the next by a comma, and place a period at the end; but do not put any comma between the month and day of the month ("Feb. 15," "16th Jan.," and the like), or between the name of the street and the word "street" or the like, or between the number and the name of the street ("135 Jackson Boulevard," "623 Opera House Building," "6½ Jasmine Street"). Here is a date and address line correctly placed and punctuated:

Room 561, 76 First St.,

Chicago, Ill., U. S. A.,

Jan. 3, 1905.

4. When the name of a street is a number and the house

number immediately precedes it, the number of the street should be written out, as "76 First St.," though "119 W. 17th St." is all right because the "W." stands between the two numbers and prevents confusion. Some separate the numbers by a dash, but this is not the best usage. To separate them by a comma is wrong in this country, though in England the number is always set off by a comma from the name of the street.

5. It is not necessary to put "th" or "nd" or "st" after the day of the month, except in the body of a letter when numbers indicating days of months stand alone, as "the 6th inst."

6. In business letters it is usual always to place the address of the person written to at the head of the letter, beginning the name flush with the left-hand edge of the writing (which should be uniformly an inch from the edge of the paper, so as to leave a blank margin). The address should follow the name, in one line if possible, and should be indented half an inch or more, the arrangement being more a matter of looks than anything else.

7. A title should always be placed before or after a name, as "Mr. John Jones" or "John Jones, Esq.," "Messrs. Henry Harland & Co.," "Mrs. John D. Farrier," etc. Two titles of the same kind are to be avoided (as Mr. John Jones, Esq.), but when one is a courtesy title and the other a part of the address (as Mr. John Jones, President), both are allowable. Avoid Dr. Henry Smith, M. D., but Rev. Samuel Harvey, D. D., is all right. When a corporation name begins with "the" no title need be used, but the "the" should always be inserted, as "The Macmillan Co.," "The Illinois Trust & Savings Bank," etc. In England "Messrs." is used before these names also, and "the" omitted.

8. A comma should be placed after the name, and if some corporation title is added, such as "President," this also should be followed by a comma.

9. Each item of the address of the person written to

should be set off by a comma, but the same rules apply that were given in speaking of the address of the person writing. See No. 3.

10. It is most common to close the address with a period. This is the natural and easy way if the address ends with an abbreviation followed by a period. In other cases I myself prefer to follow the address with a semi-colon, as

Mr. John Jones, President,

The Continental Trust Co., Chicago;

11. The salutation should be placed flushed with the left-hand margin, or edge of the writing. It is a common error to indent this, as if it marked the beginning of a paragraph. Many ladies begin their letters—

Mr. Cody,

Dear Sir,—

Should be

Mr. Sherwin Cody,

Chicago, Ill.

Dear Sir:

The former indicates lack of knowledge of business usages. The address should always be given, and indented, and the salutation brought back to the margin.

12. The proper salutation for a purely business letter to a stranger is "Dear Sir" if but one person is addressed, "Gentlemen" after a firm name. "Dear Sirs" after a firm name or corporation name is now antiquated, though formerly it had plenty of authority. When several individuals are addressed, "Dear Sirs" seems the more appropriate form. In addressing a woman who writes to a business house, the only form to use is "Dear Madam." "Dear Miss" and "Dear Mlle." are not supported by good authority. While "Dear Madam" is not appropriate in writing to a very young girl, it is not supposed that a child will enter into correspondence; or if she does the stranger who answers her letter should not take it upon himself to decide whether she is an infant or not, but treat her as

if she were a grown woman. When the person written to is known to the writer as a young woman, as all girls entering a school would be, it is best to follow "Dear" by the name of the lady, as "Dear Miss Blank." In writing to a young girl, we use her first name after "Miss," as "Dear Miss Ethel." It is more common to abate formality and write "Dear Mrs. Blank" when addressing a married woman than it is in addressing a man. We seldom see "Dear Mr. Blank" unless the writer wishes to indicate unusual friendliness.\*

13. While according to strict rules it is not proper to place the name and address at the head of the letter when the salutation contains the name, still the custom is almost universal in business correspondence. Properly the name and address should go to the end of the letter in such a case, being placed flush with the left-hand margin as when it is placed at the beginning.

14. "Dear Friend" at the beginning of a business letter is looked on as vulgar, and is not used by high-grade houses.

15. The salutation may be followed by a colon, a colon and a dash, or a comma and a dash. In this country a simple colon is looked on as the best usage, in England a comma and a dash is more common.

16. The body of the letter should begin directly below the end of the salutation, as if going on immediately after it, only dropping down a line. In my opinion it is an error to suppose that the beginning of the body of a letter is the beginning of a new paragraph, and indent it uniformly with the other paragraphs, as we commonly see it done in printed letters. The customs of printers and writers are different. However, many good authorities begin the body of a letter as a paragraph and regard the irregular indentation as wrong. Both styles have good authority. I use the style of printers in this book and the other style in my typewritten letters.

\*In addressing a firm of ladies use "Mesdames" in place of "Messrs." and "Ladies" in place of "Gentlemen."

**Simple Letters**

6

Columbus, Ohio, April 12, 1919.

Mr. J. Abner McKinley,

310 Tenth St., Columbus, Ohio.

Dear Sir:

Mr. J. Scott Clark, who is stopping at the Brattleford Hotel, would like to call on you at your convenience, and has asked me to write to you requesting an appointment.

Thanking you for prompt attention to this matter, I am

Very truly yours, (62 words)

John Raymond, Sec.

Many people nowadays write the abbreviation "st." for "street" with a small letter, and perhaps this usage will prevail. If this is done, "ave." and "boul." should also be written with small letters.

7

(address and date)

Mr. J. Scott Clark,

Brattleford Hotel, Columbus, Ohio.

Dear Sir:

In response to a note from your secretary requesting an appointment, let me say that I will see you at my office tomorrow morning at ten o'clock. I shall be glad to see you then, and hope the hour will be convenient for you.

Yours truly, (58 words)

Abner McKinley.

Never say "I will be glad to see you," for there is no "will" or determination "to be glad." It is just as bad to say "we will be pleased," as if you were determined to be pleased on any account. "Shall" regularly follows "we" and "I" "will" follows "you," "he," "they," etc.

8

(address and date)

Mr. J. Abner McKinley,

210 Tenth St., Columbus, Ohio.

Dear Sir:

Mr. Scott Clark greatly regrets that he will be unable to

keep the appointment you so kindly made for ten o'clock this morning, as he has been suddenly called from the city by the illness of his wife at Cincinnati. Doubtless when he returns he will ask you for a renewal of your courtesy.

Very truly yours, (70 words)

John Raymond, Sec.

"Will" after "he" is correct.

## 9

(address and date)

Mr. John Raymond, Sec.,

Brattleford Hotel, Columbus, Ohio.

Dear Sir:

I wish you would express to Mr. Clark my deep regret to hear of the illness of his wife. I hope it may not be serious, and that I shall have the pleasure of seeing him in a few days.

Yours truly, (54 words)

Abner McKinley.

## CHAPTER III

**How to Close a Business Letter**

17. When you have finished a letter it is generally sufficient to stop and sign. Many think they must lug in some such conclusion as "Trusting this will be satisfactory, we beg to remain," or at any rate something in which "we remain" is a part. "Thanking you for your order, Very truly yours," is correct enough, as the subject and verb "I am" or "we are" are clearly implied.

18. The complimentary close of a business letter is usually "Yours truly," "Truly yours," "Very truly yours," "Very truly," or the like. "Respectfully yours" is too stiff and antiquated to be used except when writing to a very dignified superior, as in applying for a position or the like. "Cordially yours" is the extreme of friendliness, appropriate when there is a personal relation between the writer and per-

son written to, or when for business purposes such a friendliness is assumed. It would be inappropriate when a letter is signed by a corporation name. "Sincerely yours" should be reserved for letters of real friendship.

19. Notice that only the first word of the complimentary close is capitalized. This complimentary close should begin about a third of the way across the page, and the signature should begin below it, a little to the right, at a point a trifle more than half way across the page from left to right. The signature should be followed by a period, the complimentary close by a comma.

20. The name should never be typewritten, except a corporation name, which should be followed by the initials of the individual writer, or by his full name preceded by "By" (not "per"). The name of an individual should either be written by hand or, in cases in which this is not possible, stamped with a rubber facsimile of handwriting. All contract letters should be carefully signed with ink, and corporation names (which are best typewritten) should be followed by the name of the individual written after "By."

An unmarried lady should put "Miss" before her name in parenthesis, thus—"(*Miss*) Jane Jones." A married lady may sign her name and follow it with her husband's preceded by "Mrs.," the whole in parenthesis, as "Jane Jones Smith (*Mrs.* James Smith)," or write her husband's name preceded by "Mrs." in parenthesis, or her own name preceded by "Mrs."

21. When the name and address of the person written to have not been placed at the beginning of the letter, they should be placed at the close, on a line below the signature, beginning flush with the left-hand margin, the address being placed in a second line that is indented half an inch or more.

22. When a postscript is added, either to state something forgotten or with deliberate purpose of making the thing spoken of attract attention, it should begin with an indentation, like a paragraph, "P. S." being followed immediately by what is to be said, and a second signature of initials placed at the end without any complimentary close.

**Good Models for Opening and Closing**

The International Sawdust Co.,  
Newark, N. J.

Gentlemen:

Yours truly,  
Francis Bien.

Sarah H. Parmenter,  
Lincoln, Ill.

Dear Madam:

Very truly yours,  
The International Sawdust Co.

Miss Elsie Simons,  
56 Lake St., Chicago.

Dear Madam:

Yours truly,  
Montgomery Ward & Co.

Mr. W. C. Thorne,  
Gen. Mgr. Montgomery Ward & Co., Chicago.

Dear Sir:

(Apply for position.)  
Respectfully yours,  
John J. Farnum.

Dear Mr. Jennings:

Cordially yours,  
Edward Manley.

Mr. John Jennings,  
Buckley, Colo.

Dear Charley:

Sincerely yours,  
John J. Jennings.

To Mr. Chas. Burnham,  
15 Rue Scribe, Paris, France.

My dear Mrs. Blank:

Very truly yours,  
Henry Goodrich.

Mrs. James H. Blank,  
5617 Grand Blvd., Chicago.

10

401 Atlantic Ave., Brooklyn, N. Y.,  
April 9, 1919.

Mr. John Wanamaker,  
New York City, N. Y.

Dear Sir:

A few days ago I called at your store and purchased a lamp, some toweling, and two or three books, which were to be delivered to my house not later than the next day. I have not yet received them. Please look the matter up at once and see that the goods are delivered without further delay. I paid \$4.35.

Yours truly, (64 words)  
(Mrs.) William Fullerton.

A married woman may sign either her own given name (with or without Mrs. in parenthesis before it—without when she is known—with when she is not known) or her husband's name with Mrs. before it in parenthesis. This usage prevails more in the Eastern States than in the Western, where women like to keep their own names.

11

(Letter-head) April 11, 1919.

Mrs. William Fullerton,  
401 Atlantic Ave., Brooklyn, N. Y.;

Dear Madam:

We are very sorry to learn that the goods ordered by you were not delivered promptly. We have made a diligent search for them, but have failed to find them. Possibly, however, they have already come into your hands. If you have not received them, please repeat the order and we will fill it again without further delay.

We sincerely regret the inconvenience you have suffered, and hope refilling of the order now will meet your needs.

Very truly yours, (81 words)

John Wanamaker,

By A. W. E., Complaint Dept.

"By" is better than "per" at the close of a letter, as "per" is Latin

and should not be used with English words. We say "per diem" but "a day." "Per A. W. E." would not even be good Latin.

The short sentences in this letter are much neater and more expressive than one or two long sentences would be.

12

401 Atlantic Ave., Brooklyn, N. Y.,  
April 12, 1919.

Mr. John Wanamaker,  
New York City, N. Y.

Dear Sir:

I have been compelled to repurchase here in Brooklyn most of the things ordered at your store some time ago and not delivered to me. I must therefore ask you to refund the amount paid—\$4.35.

Yours truly, (39 words)  
(Mrs.) William Fullerton.

Notice the dash. The transition from "amount paid" to the sum in figures is abrupt, and abrupt transitions always require the dash.

13

(Letter-head) April 16, 1919.

Mrs. William Fullerton,  
401 Atlantic Ave., Brooklyn, N. Y.

Dear Madam:

We are very sorry indeed for the inconvenience caused you by the loss of the goods you had ordered and paid for. We have done everything we can to trace them, but have not yet found out where they went, or by whose fault they were miscarried.

We inclose our check for \$4.35, the amount paid by you, and trust that this accident will not deter you from giving us your valuable patronage on future occasions, when we shall hope to be more fortunate in serving you.

Kindly sign the inclosed receipt and return it to us in the accompanying envelope.

Once more expressing our sincere regret for this unfortunate experience of yours, we beg to remain

Yours very truly, (124 words)

John Wanamaker,

By A. W. E., Complaint Dept.

Make a new paragraph for every new idea. Par. 1 contains "regrets," par. 2 the settlement.

## CHAPTER IV

### The Body of the Letter

23. It is always desirable to make some reference to the letter which is being answered, referring to it by its date, but it is decidedly better to make this reference incidentally, not formally. Avoid all such stereotyped opening phrases as "Replying to your esteemed favor of the 16th inst.," "Answering your favor of even date," "Acknowledging your letter of the 17th ult.," etc. Say rather "We desire to thank you for the suggestion contained in your letter of the 16th inst.," or "The goods ordered in your letter of Jan. 19 will be shipped at once," or "We regret that you did not find our last shipment satisfactory, as you state in your letter of the 17th just at hand." The variations should be as wide as the requirements of business, and no set form or series of forms should be used. In contract letters date of the letter answered should always be given, else a series of letters may fail to constitute a legal contract. In many cases there is no necessity whatever for referring to the date of the letter answered. In contract letters the two ciphers standing for no cents should always be inserted, but in other letters it is better to omit them.

24. When several items are ordered in one letter, it is always desirable to place them in a list or column following each item with its number, size mark, and price if possible, even when the price is well known. Stating the price often saves mistakes, and is to be looked on as an important part of the description.

25. All paragraphs should be indented not over three-quarters of an inch. Each fresh subject should have a fresh paragraph. It is a mistake to indent paragraphs either too little or too much.

**26. Words to be avoided in Business Letters**

All stereotyped words which are not used in talking should be avoided in letter writing. There is an idea that a certain peculiar commercial jargon is appropriate in business letters. The fact is, nothing injures business more than this system of words found only in business letters. The test of a word or phrase or method of expression should be, "Is it what I should say to my customer if I were talking to him instead of writing to him?"

Among these words to be tabooed are—

the same (used as a pronoun, as in "referring to same");  
said (as in "said list of goods," a legal phrase);  
esteemed;

valued;

hereby, herewith (used excessively, though sometimes to be justified);

funds (for "money");

beg to advise;

beg to remain;

per (for "by");

attached (when there is no real "attachment," as in "list with prices attached");

hand you (for "inclose");

trusting (used excessively);

trusting this information may be entirely satisfactory (a phrase worked to death, and so deprived of meaning).

**Postal Information**

27. Be careful in addressing envelopes, and especially see that abbreviations are very clear. Always use the abbreviations of states authorized by the Postoffice Department.

Never under any circumstances abbreviate the names of towns or cities.

28. If your name and address are on the outside of the envelope or wrapper, the postoffice authorities will notify you promptly in case you have made a mistake. Make it a point always to have your address on the envelope or wrapper.

29. Remember that all writing, except the name and address of the person written to and the name and address of the sender, requires first-class postage at the rate of two cents for each ounce, except in the case of a postal card. (Penalty is \$10 each for violation.) A penciled note on the inside of a newspaper renders you liable to a fine if you attempt to send it without letter postage. Anything that is sealed or cannot be easily examined is subject to letter postage.

30. Unsealed printed matter goes at the rate of one cent for two ounces, or just double the weight of first-class matter for two cents.

31. The rate of two cents for one ounce on first-class matter applies not only to all parts of the United States, but to Porto Rico, Cuba, Panama Canal Zone, the Philippine Islands, Shanghai (China), where there is a special United States station, and to all parts of Canada, Mexico, and Great Britain.\*

32. Foreign letters require 5c for the first ounce and 3c for each subsequent ounce. If the postage is not prepaid in full the person who receives the letter on the other side must pay double the shortage. That is, if the weight is over an ounce and only a five-cent stamp has been attached, the receiver of the letter will have to pay six cents additional. This always offends foreign customers.

Rule. Always write "5c" on the corner of the envelope of a foreign letter as soon as the envelope is addressed. When the stamp is pasted on, this "5c" will remind you, and the stamp can cover the figure. This prevents the very common mistake of sending foreign letters with domestic postage.

\*For Germany and other foreign rates, see p. 142.

14

(Letter-head) April 3, 1919.

Mr. C. O. Cottrell,

Board of Trade Bldg., Cincinnati, Ohio.

Dear Sir:

I am very sorry to hear that the Instruction Cards have not reached you, and am at a loss to know what has caused the miscarriage. We are sending you duplicates to-day, however, and trust they will be received promptly, and you will find them all you had anticipated.

Please accept my sympathy and regret, whosever the fault may have been, for I very well appreciate the annoyance which the delay has caused you.

Believe me,

Cordially yours, (80 words)

Sherwin Cody,

Director School of English.

"Bldg." is usually written as a regular abbreviation, though strictly speaking, it is a contraction and should be written with apostrophes (B'ld'g).

In a letter like this it is not necessary to mention the date of the letter that is being answered. It is well to have the habit of always mentioning the date of a letter referred to; but when the construction of a sentence can be improved by omitting it, there is no objection to doing so.

"To-day" and "to-morrow" are properly written with hyphens, though some prefer to omit them.

We capitalize words used as the special name of anything the business house is especially advertising. "Instruction cards" would not be capitalized in a letter written by any one other than the firm that published them.

15

(Letter-head) Feb. 4, 1919.

Mr. Charles Oakley,

3 Dearborn Ave., Denver, Colo.

Dear Sir:

We are very sorry to know of the defect in one of the books sent you, and hasten to forward another copy by mail

to-day. Please do not trouble to return the imperfect volume, but dispose of it as you see fit.

Errors will occur in the bindery, in spite of the utmost care on our part, and we can only ask the indulgence of our customers when we are unfortunate enough to send out imperfect goods. We regret the annoyance caused you, and trust you will find the new volume perfect in every way.

Thanking you for calling our attention to the matter, we are

Very truly yours, (111 words)  
A. C. McClurg & Co.,

This shows the style of writing a firm name on the typewriter when some department manager is to sign his name or initials with pen and ink.

No comma is required after "we are," because the sentence is "we are yours."

16

(Letter-head) Mar. 21, 1919.

Mr. James Markham,  
Des Moines, Iowa.

Dear Sir:

Thank you for remittance of \$5 and order for a calculator. There seems to be a misunderstanding on your part, however, in regard to the machine you wish. You order the Addington Calculator, which is \$15, as you see in the circular and price-list which we are inclosing. We have marked the item in blue. Possibly you intended to order the Locke Adder, price of which is \$5. We have checked the description in the circular.

Shall we send you the Locke Adder? Or will you remit the \$10 additional which is required to cover the Addington Calculator?

We appreciate your order, and trust the matter may be adjusted satisfactorily. We hold the \$5 to your credit.

Very truly yours, (123 words)  
Abbott & Co.

Many business letter writers capitalize the names of all special articles which they themselves handle. They would capitalize "calculator" in the first sentence of this letter. There does not seem sufficient reason for doing this. We capitalize "Addington Calculator," because it is the particular name of one make of machine.

We hyphenize "price-list" because it is a single name.

When the firm name is typewritten, as in this letter, initials of the writer may simply be written below in ink. No blank line is required.

17

(Letter-head) July 6, 1919.

The Lakeside Printing Company,

14 William St., New York City, N. Y.

Gentlemen:

In checking over your bill we find that you have charged us \$8.50 too much. Your bill is based on the estimate we made in advance, but the matter did not hold out as estimated, and on measuring up the galleys inclosed we find but 46,000 ems, which at 40 cents a thousand would make \$18.40, whereas your bill calls for \$27.

Kindly correct the bill, and oblige

Yours truly,

(70 words)

18

314 W. 59th St., New York City,  
May 7, 1919.

Crawford-Simpson Dept. Store,

New York, N. Y.

Gentlemen:

In looking over your bill I see that you have charged me on April 18 with an item amounting to \$3.25, and have failed to give credit for the goods when returned. Please look the matter up and send credit memorandum for the amount, on receipt of which your bill will be paid.

Yours truly,

(56 words)

It would be better to write out "Dept."; but that would make the address line too long to look well in a letter.

## CHAPTER V

**Applying for a Position**

In writing an application for a position, always use good paper. Nothing offends a business man so much as an application written on a scrap of paper or an old pad.

Be extremely neat and accurate in arrangement, punctuation, and use of words.

When there are many applications for one position, of course not all can be successful, and no rule can be given for a letter that will be sure to draw a response.

A well known Chicago business man says he advises all applicants for positions in response to blind advertisements to say simply, "Please grant interview." And he has known this to be successful in hundreds of cases. To this might be added, "I believe I have the exact qualifications you require." Often conditions necessitate a full statement of these qualifications, however.

The form to use in answering a blind newspaper advertisement is as follows, with no salutation and no complimentary close:

P E 310, Chicago Tribune:

Please grant interview. I believe I have the exact qualifications you require.

Allen Hasbrouck,

1435 Diversey Boul., Chicago.

19

527 Chicago Opera House,<sup>1</sup>

Chicago, Ill., Feb. 1, 1909.

Messrs.<sup>2</sup> Marshall Field & Co.<sup>3</sup>,

State and Washington Sts., Chicago;<sup>4</sup>

Gentlemen.<sup>5</sup>

I wish to apply for the position of advertising manager, as advertised in Printer's Ink, Jan. 26.

<sup>6</sup>I am a graduate of Amherst College, class of 1889, and had an especially thorough training in English.

As private secretary to Hon. John Bigelow in 1891, and to Senator W. E. Chandler in 1892, I handled large amounts of correspondence to the satisfaction of those gentlemen, and can refer you to them.

In 1900 I assumed charge of the advertising of the Globe Department Store at Peoria, this state, and continued in that position until about six weeks ago, when I sold out my interests and came to Chicago.

I know very well, gentlemen, that there is a wide difference between the Globe Department Store at Peoria and Marshall Field's in Chicago; but I took that store when its business amounted to only \$25,000 a year, and built it up till its business last year exceeded \$250,000. The present manager will tell you that my advertising day by day added to the sales till in 1908 they were more than ten times what they were in 1900. I feel that I have it in me to go on and make your business grow in the same way; and I ask you to give me a chance to prove my worth. I have much to learn, but I want to learn, and I'm willing to work fourteen hours a day.

Respectfully yours,<sup>7</sup>

### Review Notes

1. Place the date line (which should give your exact address in full) on the right hand side of the page. Never begin to the left of the middle of the page. Place a comma after each item—but notice that the street number and street, or room number and building ("527 Chicago Opera House," "156 Wabash Ave.") form one single item and need no commas except at the end; and that the month and day of the month ("Feb. 1") form one item and should not have a comma between them. Place a period after the year.

2. Always use "Mr." or "Messrs." or "Mrs." or "Miss" before any personal name addressed. Impersonal names, such as "International Harvester Co.," "Success" (magazine), "The Smith-Jones Company," do not require a title before them, though in England "The System Company" would be addressed as "Messrs. System Company." Never write "Mess." for "Messrs."

3. Place a comma after the name. If the name ends with an abbreviation such as "Co.," the comma must follow the period—always use both comma and period.

4. Each item in the address of the person or persons written to should be set off by a comma, but no comma is required between the street and street number. At the end of the address place a semicolon or a period. If the address ends with a period to mark an abbreviation, as "Chicago, Ill.," it is not necessary to use any other punctuation.

If the address ends with a full word such as "Chicago," the semicolon is to be preferred to the period, though both are allowable.

5. The formal address should be either "Dear Sir," "Dear Madam," or "Gentlemen." Never use "Dear Sirs" for the plural. "Sir" and "Madam" may be written with either a capital or a small letter. I prefer a small letter, but most people prefer a capital. Decide which style you will follow, however, and stick to it.

6. Make a new paragraph for every distinct thing you want to say or impress upon the reader of your letter. Always indent your paragraphs half to three-quarters of an inch. Notice that the first line of the body of a letter is not the beginning of a paragraph, and paragraphs following should not be indented so much. Always leave a margin of an inch of blank paper at the left of your sheet, and it is better to leave a wide blank space around the writing—1½ inches.

Compare Par. 16, Chap. II.

7. Do not place a comma after "I am" at the close of a letter, as there is no break in the sentence (only a break to the eye), but you should place a comma after the complimentary close, before the name is written.

Capitalize only the first word of the complimentary close—never any others.

20

### A Poor Letter Applying for a Position

156,<sup>1</sup> Wabash,<sup>1</sup> Ave., Chicago, Ill.

Feb.,<sup>1</sup> 6, 1919.

Montgomery Ward & Co.,<sup>2</sup>

<sup>3</sup>Gentlemen:<sup>4</sup> I see<sup>5</sup> your ad.<sup>6</sup> in the Tribune to-day saying you want a correspondent. I have been working<sup>7</sup> in a grocery store for sometime past, but as I find the work too heavy for me, I should like to get a good inside position.<sup>8</sup> I graduated at the grammar school two years ago, and have been

considered a pretty fair<sup>9</sup> letter writer. At any rate I should like to have you try me if you are willing to pay a fair<sup>9</sup> salary.<sup>10</sup>

Hoping to hear from you by return mail, I am

Yours Truly,<sup>11</sup>

Bartie Jones.

1. None of these commas are needed. See the model below.
2. Never omit the address.
3. When the address is put in, this will come back to the left hand margin.
4. Make a new line for this beginning just below the colon.
5. Not wrong, but sounds as if it might have been used for "saw" or "have seen." It is not necessary to state formally that you have seen this advertisement. Refer to it incidentally.
6. Do not abbreviate in a letter of this kind.
7. The writer could not have made a more tactless statement. If a correspondent is wanted, it is no recommendation to say you have been a grocery clerk.
8. This sounds as if the writer were looking for a "soft snap." Be careful not to tell all your personal reflections. Keep some things to yourself.
9. Don't repeat "fair." Look over the letter to see if you have used any word too often.
10. This is another foolish statement. Do not speak of salary till you have an offer. There will be time enough then to refuse a salary too small.
11. "Truly" should not be capitalized.

### The Same Letter Rewritten

156 Wabash Ave., Chicago, Feb. 6, 1919.

Messrs. Montgomery Ward & Co.,

116 Michigan Ave., Chicago, Ill.

Gentlemen:

I wish to apply for the position of correspondent which you advertise in to-day's Tribune.

I have had considerable experience in my father's office, where I have answered many of the letters on my own responsibility. I am a rapid typewriter operator, and am accus-

tomed to writing my own letters on the machine. Lawyers for whom I have done copying say I am remarkably accurate. I have a good knowledge of English, and express my ideas readily.

I am very anxious to obtain a position in a large house where it will pay to work hard for advancement. I have not had as much experience as I could wish; but I feel sure I can do your work satisfactorily, though possibly I shall be a little slow at first. What I do, however, you can depend on my doing faithfully.

Trusting you will give me a fair trial, at whatever salary you think reasonable, I am

Respectfully yours,

Bartholomew Jones.

A young man who applies for a position in a spirit like this, though he has had no experience and can give no reference (if he has references of course he should add them), is pretty likely to be given a chance to show what he can do. In writing a letter of this kind, think what the employer wants, think what will please him, and show him any of your own qualities which you know he will approve, passing lightly over anything you know he will not like. More depends on the spirit which the letter shows than on any other one thing. The qualities most in demand are—quickness, faithfulness, and common sense. Remember these three things, and do what you can to prove you have them.

### WORDS OFTEN MISUSED

**A** should be repeated for every individual. "A black and white horse" means one horse, "A black and a white horse" means two.

Superfluous in "What kind of a boat is this?"

**Ability—capacity.** He has ability to do something, capacity to receive knowledge.

**Above.** "More than a hundred were killed," not "Above a hundred."

**Accept.** We accept a thing, but not *of* a thing.

**Acceptance—acceptation.** "Acceptance" used of a gift, "acceptation" of the sense in which a word or the like is used.

**Accredit—credit.** We "accredit" a man by giving him letters of credit or credentials, but "credit" what he says, that is, believe him.

**Affect.** He is affected by the disease, but the medicine **effects** a cure. He affects elegance.

**Afraid.** "I fear I can't go," not "I am afraid I can't," say the purists.

**Afterwards.** Not distinguished from "afterward" except on the ground of euphony.

**Aggravate.** He irritates me, not aggravates.

**Ain't.** Not used by cultivated people. There is no abbreviation for "Am I not?"

**Alike.** These pictures are alike, or the same, but not "both alike" (tautology).

**All of.** Better to say "I have it all" than "all of it."

**Allege.** Overworked by newspaper writers who try to avoid libel. It is unnecessary to say "The fish was alleged to be ten feet long."

**Alternative.** Choice between two.. We should not say he had three alternatives (courses) open, or speak of "other alternatives."

**Allusion—Illusion.** We make an allusion to some passage in the Bible; a magic lantern creates an "illusion."

**Among—between.** We say "between two," "Among several."

**Among one another.** Absurd. Say "Among themselves."

**An.** Properly used before aspirated h only when the accent is on a following syllable. Say "a hero," "a history," but "an historical," "an habitual." Only Englishmen say "an European," "an unique," "a historical," etc.

**How to Learn to Punctuate.** The first step in learning to punctuate is to form the habit of giving yourself a reason for every mark you use. The best exercise is to go through some well punctuated composition and try to explain each comma or other mark. Keep on till you find a rule for every mark. Do not try complicated literary writing, however.

The second important thing is to train the mind to recognize groups of words that really need to be united, so that you can separate them by commas from other groups. These groups are, 1. Complete principal sentences; 2. Subordinate sentences or clauses; 3. Prepositional phrases; 4. Participial phrases; 5. Single words like "however," "therefore," etc., and explanatory nouns which do not form parts of phrases. Go through any well punctuated composition and pick out these

groups, deciding in your mind which run together to express a single notion, and which need to be set off because they are separate. Never separate unless separation makes the meaning clearer.

Punctuation is not difficult. It is easily mastered if we concentrate our attention on a few rules which are important, and make no effort to remember all the rules that are unimportant.

## CHAPTER VI

### **Sending Money by Mail**

Amounts under one dollar may usually be sent in either one-cent or two-cent postage stamps. Never under any circumstances send United States stamps to Canada, Mexico, Cuba, or any foreign country, because they cannot be used there. Also never send stamps of a higher denomination than two cents, for it is often difficult to use or to dispose of such stamps.

In sending stamps, always put a piece of oiled paper over the gummed side of the stamps, so that if the letter gets damp in the mails the stamps will not be closely stuck to the sides of the letter or to each other.

It is usually safe enough to send a dollar or two-dollar bill in an ordinary letter, but it is wisest to register all letters containing money. Any letter-carrier will receive a letter to be registered, and give a receipt for it.

Sums of money from five dollars up should be sent either as a check, bank draft, express money order, or United States money order.

If a private check is sent from any point except New York or Chicago, ten or fifteen cents should usually be added to pay bank collection charges.

Persons who have private checking accounts can usually procure bank drafts of the bank cashier without charge. Such drafts are always safe to send.

Express money orders, when they can be obtained conveniently, are better than United States money orders, for it is easier for the person who receives them to get them cashed, and if they are lost you can get your money back much more easily than from the Postoffice. They cost about the same as the Postoffice money orders.

In making a remittance, always be sure to state in your letter in exactly what form you are sending the money, whether stamps, bills, check, or the like.

A check, draft, or money order should be fastened to the front of the letter at the top. It is usually best to inclose stamps in another envelope, writing on that envelope the amount inclosed. This entire envelope should then be inserted into the letter.

### Inclosing Money

21

(Letter-head) May 10, 1919.

Messrs. Dodd, Mead & Co., Publishers,  
New York City, N. Y.

Gentlemen:

I inclose money order for \$1.50, and request you to send me postpaid a copy of "Janice Meredith."

Trusting you will give this order prompt attention,

Incl. Yours truly, (29 words)

Any word like "Publishers" placed after a name to help the post-office department find the firm when the street number is not given, is treated as a title, and should always be capitalized. As it is looked on as part of the address, however, the use of such a title does not violate the rule that only one title can be used with a name.

The subject and predicate of the last sentence in this letter ("I am") are so clearly implied that it is unnecessary and awkward to express them.

Whenever an inclosure is made with a letter, the letter should have written at the end "incl." or "2 incl." "3 incl." if there are several inclosures. "Inc." is also correct for the abbreviation.

22

(Letter-head) Jan. 3, 1919.

Bassett Typewriter Company,  
59 Dearborn St., Chicago, Ill.

Gentlemen:

Mr. Cody requests me to send you the inclosed check for \$5 to cover attached bill. Kindly acknowledge receipt.

Incl. Yours truly, (22 words)

23

Oakley, Ill., Nov. 3, 1919.

Success Magazine,  
Washington Square, New York City, N. Y.

Gentlemen:

I inclose a \$1 bill for Success for one year, beginning with the next number.

Incl. Yours truly, (18 words)

24

425 Rookery, Chicago, May 4, 1919.

Frank A. Munsey Publishing Company,  
New York City, N. Y.

Gentlemen:

I wish to take advantage of your premium offer of the Munsey Magazine one year and the Booklover's Shakspeare for \$3, express money order for which I inclose. I should like to have the subscription to the magazine begin with the next number. I shall expect to receive the copy of the Booklover's Shakspeare at an early date.

Incl. Very truly yours, (62 words)

We capitalize the word "Magazine" as well as "Munsey," because it is part of the name. Names like these may be inclosed in quotation marks, or underscored; but when they are quite common, as these are, the capitals are sufficient distinction. The best authorities dispense with quotation marks or italics.

### WORDS OFTEN MISUSED

**And.** "Come and see me" for "Come to see me," though a well-established idiom, is criticised by many. Do not say "and which"

unless there is a preceding "which" for the "and" to connect with, since "which" means "and he" or "and it."

**And so forth—etc.—and the like.** "Etc." is an abbreviation for the Latin "et cetera," meaning "and others." In giving a list we may give several items and add "etc.," indicating that there are others not given. When we speak of a man's doing this, or that, or the other, we should not tack "etc." (and others) on the end, but say in English—"and so forth." If we are speaking of this thing and that thing, and the other thing, and wish to suggest other similar things, we should not say "etc." ("and others of the same kind"), nor "and so forth" (used only of actions), but "and the like" ("others of a similar kind"). The sign "&c." is a mongrel not to be used in literary English, since the "&" is English and the "c" is Latin.

**Anticipate.** Say "I expect to go to Europe," not "I anticipate going." Correct: "His discovery had been anticipated," that is, "made before," not "looked forward to."

**Anybody else's.** Idiomatic, and preferred to "anybody's else."

**Anyhow.** A vulgarism never to be used.

**Apprehend—comprehend.** We first apprehend, and when we know it all we comprehend.

**Apt.** He may be "apt" in his lessons, but "likely" or "liable" to get into trouble, not "apt" to get into trouble.

**Arise—rise.** Use "arise" in a figurative sense, as "Trouble arose," while "rise" is used for actual rising, as "The sun rose." Choice between these words is, however, largely a matter of euphony.

**As.** Say, "He is as good as I," but "He is not so well known as I am"—"as," in affirmative sentences, "so" in negative. Say "I don't know that it is so," not "I don't know as it is so."

**Assay—essay.** We "assay" ore to find out exactly how much gold it contains, but "essay" or attempt any task.

**As though.** Idiomatic for "as if," though **condemned by purists.**

**At—in.** We "arrive at" a point or small place, but "in" a country or large city. Also we "live at" a small town, but "in" a city.

**Capital Letters.** That which is the exclusive name of one thing should be written with a capital letter, as John, United States, St. Petersburg. When we mean the southern part of the United States, we write South with a capital; and so the North, the East, and the West. In a particular store we would write of the Linen Department, because in that special store

it is the name of one portion, exclusive and special; but an outsider would write of the "linen departments" of various stores, because there is nothing special to the outsider. The Company is capitalized to indicate a short form for a name well understood in the little circle where the letter writing is done. Sometimes we capitalize ordinary words to emphasize them by raising them to the dignity of being proper nouns, or to give them a special meaning, as, State with a capital letter means one of the United States, and the Capital means the capital of the United States, Washington, D. C.

Begin every sentence, line of poetry, or formal quotation with a capital.

NEVER USE A CAPITAL LETTER UNLESS YOU HAVE A REASON FOR IT.

Notice that Irish, Hebrew, Oriental, Westerner, Southerner, are all capitalized. Many titles and abbreviations are capitalized, as Mr., Esq., Ph. D., LL. D., MS., etc.

## CHAPTER VII

### Ordering Goods

In ordering goods be sure to—

1. Make a list, or arrange in a column, if there are several items, to avoid confusion;
2. Give sizes, styles, and all other details you possibly can, or clearly explain precisely what you want;
3. State how money is sent, or how you intend to make payment.
4. Indicate whether shipment is to be made by mail, express or freight. Remember that if goods are to be sent by mail money should accompany the order, including an allowance for the postage.

The letter cannot be too brief, but it **must be clear and complete.**

1 pair F. B. corsets, size 21,	\$1.00
1 doz. ladies' all linen handkerchiefs,	1.00
1 spool Coats' white No. 36 cotton, 1 spool black	
No. 40, 1 spool tan-brown No, 60,	.15
1 pair white canvas shoes, size 5 D,	2.45
4 boxes small note-size ladies' stationery,	1.00
	<hr/>
	\$5.60

Yours truly,

(Miss) Mabel Fellows.

P. S. I have a watch that will not run. Do you do watch-repairing? What do you charge for watch oil? Perhaps my watch needs only a little oil to make it go. M. F.

Incl.

(108 words)

Notice the colon after "the following." No semi-colons appear after the items, because the prices at the ends of the lines serve well enough to mark the close of the description of the items, and semi-colons would be confusing.

Observe that the \$ sign appears at the top of the column before the amount of the first item, and before the entire sum at the bottom. Omission of the \$ sign altogether is not desirable.

"Inclose" and "enclose," "indorse" and "endorse," are both right according to different dictionaries. Stick to one style, however.

### WORDS OFTEN MISUSED.

**Audience.** People who hear, not sight-seers. A horse-show is held in a "spectatorium," not an "auditorium."

**Authoress.** Vulgar and unnecessary. Women, as well as men, are "authors."

**Avenge—revenge.** We "avenge" wrong done to others, "revenge" wrong done to ourselves.

**Avocation—vocation.** "Vocation" is main calling; "avocation," side calling. "Authorship was his avocation, not his vocation."

**Awful.** Be sure you mean "awe-inspiring" when you use "awful."

**A while since.** Say "a while ago."

**Backward.** Not distinguished from "backwards" except on the ground of euphony.

**Back of.** Not in good use.

**Balance.** That which balances, not the rest. "The rest of us went on," not "the balance of us."

**Beg to acknowledge.** Over-used and incorrect in letter writing.

**Beside—besides.** "Beside" means "by the side of," "besides" means "in addition to." "Beside the bonnie brier bush," "Besides his titles he has money."

**Between.** Say "between two," "among three or more."

**Blame it on.** A vulgarism.

**Both.** When "both—and" are used, be sure they connect the right words. "He likes both tea and coffee", not "He both likes tea and coffee." "Both" is superfluous in "They both resemble each other." Look out for "both" in negative sentences, as "Both were not found" for "Only one was found."

**Bound.** "He is determined to do it" better than "He is bound to do it."

**Bring—fetch—carry.** We "bring to," "carry away," and "fetch" (go and bring).

**But.** "I do not doubt that he will do it," not "but he will do it." "I do not know but that it is so," not "I do not know but what." "Every one but her," not "but she," since "but" is a preposition here.

**Bulk.** Not the best usage for "greater part," as "The bulk of the work is done."

**By.** A thing is said to be done "by" a person "with" an instrument. "The house was filled with people," not "by." "I know of a man of the name of Brown," not "by the name of Brown" if that is his real name, though you may know him by that name if his name is really Smith.

**The Comma.** The person who wishes to punctuate correctly should concentrate his attention chiefly on the comma: it is the great, important punctuation mark.

Most people put in commas as they "feel" like it. A trained instinct is what is needed, not whim. The important thing is to learn to *feel* how words should be grouped to keep together those which belong together, and to keep apart words which ought not to be run into each other. This is almost wholly a matter of educating the sense for word groups.

*Examples:* In the first place, if I know anything about John Higgins, it is morally certain that he was not the thief. (Notice the three groups of words, how separate they are, and how necessary the commas are to keep them apart.) However, I should not advise you to do it, for I fully believe you will lose money if you do. (Here

is one word, "however," that must nearly always be set off, because it does not usually have any close relation with other words in a sentence. "Therefore" is another similar word. "If you do," the last words in this sentence, form a complete group in themselves, but if you take them away from "for I fully believe you will lose money," that clause does not make complete sense. We get complete sense only when we go on to the end, and a comma would check us before we caught the meaning.)

The great rule in the use of the comma is that "restrictive" clauses are never set off by commas, while explanatory clauses always are. This is only a formal way of stating what has been explained above. "The man who is worth a million has an easy time in life": we are talking about "the man who is worth a million," and a comma between "man" and "who" would stop us before we caught the sense. On the other hand we say, "John Rockefeller, who is said to be worth hundreds of millions, founded Chicago University." Here the relative clause is merely explanatory. It is thrown in. The name "John Rockefeller" is just as complete as "the man who is worth a million."

IF A CLAUSE OR PHRASE CAN BE DROPPED OUT AND STILL LEAVE THE MEANING COMPLETE, commas should be used; otherwise omit them.

## CHAPTER VIII

### **"Hurry-Up" Letters**

The business man wants to know "how to use words so as to make people do things."

One of the things he often wishes to do is to get the goods he has ordered before he has been put to great inconvenience by the delay.

The writer of such letters first of all should try to find out what the matter is, and who is responsible, and in general get a specific promise, and then worry the man if he fails to keep his promise. Such letters must be slightly irritating; but always within the range of business courtesy.

27

(Letter-head) May 10, 1919.

Messrs. John N. Thomas & Co.,  
56 State St., Chicago, Ill.

Gentlemen:

I have failed to hear anything from you to-day in regard to my suit, which you promised to have ready for me to try on this morning.

Kindly telephone me on receipt of this just where the work now is, so that I may know what I can depend on.

Yours truly, (52 words)  
Hampton Rhodes.

28

(Letter-head) Mar. 26, 1919.

The Grand Rapids Furniture Co.,  
Grand Rapids, Mich.

Gentlemen:

Will you kindly let us know by return mail just when you expect to be able to ship our order No. 4568 for one of your No. 46 sideboards, to be sent direct to our customer, James Oakley, Pocahontas, Mont.

Our customer wishes to get this sideboard at the earliest moment, and we have promised to hurry it up as much as possible. Please let us know at once just what you can do.

Yours truly, (76 words)  
Montgomery Ward & Co.

"Co." instead of the full "Company" may perhaps be justified in this letter on the ground that the name would stretch out too long if the word were written in full.

The sign # for No. is allowable, if not indeed preferable, in type-written letters, but never at the beginning of a sentence.

However many times you write to a firm about an order, always give a full statement of it, with numbers, etc., to facilitate looking up in the files. When you write to a person or firm you know has so few orders that there can be no confusion, this formality may be dispensed with.

29

(Letter-head) April 3, 1919.

The Grand Rapids Furniture Co.,  
Grand Rapids, Mich.

Gentlemen:

On March 10 we sent you an order for one of your No. 46 sideboards, to be shipped direct to our customer, James Oakley, Pocahontas, Mont. We have written you, asking when you could make shipment, but have heard nothing whatever from you.

Now, gentlemen, nearly a month has passed. You have at least had time to answer our inquiries. We must insist on immediate and satisfactory information in regard to this order.

Yours truly, (75 words)  
Montgomery Ward & Co.

30

(Letter-head) April 20, 1919.

The Grand Rapids Furniture Co.,  
Grand Rapids, Mich.

Gentlemen:

On March 10 we sent you an order for one of your No. 46 sideboards to be shipped direct to our customer, Mr. James Oakley, Pocahontas, Mont. On March 26 and April 3 we wrote in regard to the filling of this order. In reply to the second of these letters you wrote that the sideboard would go forward immediately.

More than two weeks have passed, and yet we have not received your invoice, or any intimation that the sideboard has been shipped. We confess that we fail wholly to understand the meaning of this unexplained and inexcusable delay. We have had repeated complaints from our customer, and he threatens to cancel his order and demand the return of his money unless the sideboard reaches him within the next week. If Mr. Oakley refuses to receive the sideboard when it reaches

him, we shall hold you accountable and charge you with freight both ways.

Yours truly, (156 words)  
Montgomery Ward & Co.

### WORDS OFTEN MISUSED

**Calculate.** Do not say "I calculate it is so," for no calculation is involved.

**Cherubim.** Plural of "cherub"; "cherubs" is also correct.

**Childish.** Use "childlike" in a good sense, "childish" in a derogatory sense.

**Claim.** Do not say, "I claim that I can do more work than he," though you may say "I claim the money for the work."

**Clever** does not mean "good-natured."

**Compare with—compare to.** When we compare one thing with another we note the points of likeness and difference. We compare one thing to another when we wish to show that the first is like the second, as in "We compared the earth to an apple whirling on a knitting needle."

**Complement—compliment.** "Complement" with an e in the middle means a full or complete quantity; "compliment" is something we pay to those we admire.

**Congregate together.** "Congregate" means "come together," so "together" is superfluous.

**Continue on.** "On" is superfluous.

**Continual—continuous.** "Continuous" means uninterrupted, "continual" means keeping on even though interrupted. "The performance was continuous"; "It rains continually" (even if it stops now and then).

**Co-operate together.** "Together" is superfluous.

**Corporeal—corporal.** A "corporal" is the lowest army officer, "corporeal" means pertaining to the body; but we speak of "corporal punishment."

**Council—counsel.** "Council" is a body of persons gathered to consult, as the "city council," "counsel is either advice or a person, such as a lawyer, engaged to give advice.

**Creditable—credible.** Entirely different words. "Creditable" means worthy of approbation, "credible" means worthy of belief.

**Custom—habit.** The frequent repetition of an act is spoken of as a "custom," and this repetition leads in the end to an involuntary "habit."

**Demean** means to conduct oneself, not to lower or debase.

**Despite.** You may do a thing "in spite of," but not "in despite of." Right: "Despite the opposition, the bill went through."

**Die.** We die of a disease, not "with" or "from."

**Differ.** The correct preposition after "differ" is "from." "Different than" is absolutely wrong. In England many people say "different to," but not careful writers.

**Directly.** Often misused in England for "as soon as," as in "Directly we arrived we heard the news."

**Dirt** means filth. Avoid using it for earth, as in "a dirt road."

**Disagree.** Usually to be followed by "with" rather than "from" or "to."

**Disposition.** Articles are placed at your "disposal," not at your "disposition."

**Disremember.** Obsolete.

**Another use of the comma** is to show that the word just before it does not modify the word immediately following, but some word farther along. Thus we say, "Her sweet, bright, happy face," with the commas used to show that "sweet" does not modify "bright" but "face," and "bright" does not modify "happy" but "face." When we say "the long green corn tassels" we do not use commas, because "long" modifies "green corn tassels," not simply "tassels," and "green" modifies "corn tassels," not "tassels" alone.

**TRY TO FEEL WHAT WORDS ARE CLOSELY ASSOCIATED, and group these together by commas. SEPARATE BY COMMAS WORDS WHICH YOU FEEL REFUSE TO BE GROUPED TOGETHER.**

## CHAPTER IX

### How Money Is Collected

Success in collecting money by mail depends on knowing your person and using briefly just the right arguments.

Be courteous and masterful at all times. If you think long and carefully in advance what you want to say, and then say it as briefly as possible, you will probably have the right style.

A dead beat you must threaten with the terrors and expenses of the law.

An honest man or woman who is short of money you must coax and appeal to by sympathetic argument.

Above all, you must never offend a good customer. To force the payment of money and not drive a customer away is the highest art in writing collection letters.

Most business houses use three or four different letters, the first a simple, brief request, the second a longer and stronger letter, and the third a threat to place the account in the hands of a lawyer if payment is not made without further delay.

### Collection Forms

31

Dear Sir:

You have evidently overlooked our account, for which in the usual course we should have received check on the 15th. If we do not hear from you before, we shall draw on you on the 20th, and trust you will honor the draft.

Very truly yours,

32

Dear Sir:

We were disappointed not to receive check from you on the 20th. Our outstanding accounts are particularly large at this season, and it is absolutely necessary for us to make some collections in order to carry our current expenditures. Will you not make a special effort to send us some sort of remittance to help us on our pay-roll Saturday? We shall consider it a favor on your part if you will give this matter special and immediate attention.

Cordially yours,

33

Dear Sir:

We inclose statement of your account, which has now been running three months. You certainly cannot deny that we

have been very lenient with you. It is our policy to extend every favor that we can. But if we are going to do business, we must have money to do it with. We feel that you owe it to us in all fairness to do something to help us out. The account is not large, but it is important to us. Accommodation, you know, must be mutual; we have done our best to accommodate you, and we think you must realize that you ought to do something for us. Will you not take this up seriously and let us hear from you by return mail. At least let us know just what we can count on, so that we may arrange our obligations in such a way that we can meet them.

Very truly yours,

34

(Letter-head) Chicago, Jan. 11, 1919.

Mr. J. W. Summers,

322 W. 14th St., New York City, N. Y.

Dear Sir:

Mr. A. W. Feilchefeld has placed his claim against you for \$50 in my hands for collection.

He is disposed to be very lenient with you, and has instructed me to take no severe measures until milder ones have been tried and found unavailing. He feels, however, that he has already extended your credit much longer than would ordinarily be justified, and that in justice to himself he should take steps to secure some sort of adjustment without any further delay.

If you will call at my office any morning I shall be glad to hear anything you may have to say, and I hope we can agree on some plan for settling this matter at once.

May I not see you in the next day or two?

Very truly yours, (body 134 words)\*

W. E. Asche.

When a letter such as "W." for "West," appears between the house number and the number indicating the name of a street, no confusion is

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\* From this point only the words in the body of the letter are given in the count.

possible, and the street may be written in figures, always with "th," "nd," or "st" immediately after the number.

Always use a capital for "City" in writing "New York City." It is part of the name.

Do not write a period and two ciphers after figures indicating dollars, except in contracts and special contract letters. It is uselessly confusing. Advertisement writers often use the ciphers to make small sums look large. In contracts the ciphers are used to prevent the fraudulent addition of figures.

## 35

Mr. W. E. Asche, Attorney,  
19 Broadway, New York City, N. Y.

Dear Sir:

I have received your letter in regard to the claim of Mr. A. W. Feilchefeld for \$50. I am sorry to say that I am utterly unable at the present time to pay this claim. I hope to see daylight again within a few weeks, and just as soon as it is within my power to do anything toward settling this debt, I shall certainly do what I can.

Regretting that I cannot give you a more satisfactory answer at this time, I am

Very truly yours, (88 words)  
J. W. Summers.

## 36

Mr. J. W. Summers,  
322 W. 14th St., New York City, N. Y.

Dear Sir:

Your letter of the 10th is not at all satisfactory. You can certainly pay something, if only \$5, and set a definite time when you will pay another like amount.

I should be very sorry indeed to have to sue you, and add to your present indebtedness the court costs. Will you not favor me by calling at my office to-morrow morning at 9 o'clock?

Yours truly, (69 words)  
W. E. Asche.

37

Mr. W. E. Asche,

19 Broadway, New York City, N. Y.

Dear Sir:

In accordance with your suggestion I am sending you \$5 on account. I will undertake to make additional remittances of \$5 on the first day of each month. This is the very best that I can see my way to promising at the present time, and I hope you will accept this offer. If a little later I can see my way clear to doing better than this, I shall be glad to do all I can.

Yours truly, (79 words)

J. W. Summers.

38

Mr. J. W. Summers,

322 W. 14th St., New York City, N. Y.

Dear Sir:

Thank you for remittance of \$5 to apply on account of claim of A. W. Feilchefeld for \$50. I also note that you agree to pay \$5 on the first day of each month till the claim is settled.

I cannot say that this will be satisfactory to Mr. Feilchefeld, but I shall convey your offer to him and shall advise him to wait five or six weeks before taking any further steps. I hope by that time you can make a better proposition.

Yours truly, (88 words)

W. E. Asche.

### WORDS OFTEN MISUSED.

**Divers—diverse.** "Divers" means several, various; "diverse" means very unlike.

**Don't.** Not to be used in the third person singular. Say "John doesn't."

**Dozen.** Use "dozen" for the plural when a number precedes it, as "three dozen eggs"; use "dozens" when other words precede, as "several dozens of eggs."

**Drank.** "I drank," but "I have drunk."

**Dress—gown.** "Gown" is old-fashioned usage for "dress" (outer

garments worn by men or women), but is now used especially of women's night-dresses and evening dresses.

**Each other.** Proper applied to two only, "one another" to several.

**Egoist—egotist (egotism—egoism).** Descartes' followers were called "egoists" because the foundation of their philosophy was the "ego." "Egoism" is used in a philosophic or good sense, "egotism" in a bad sense.

**Either.** One of two. In speaking of several, use "any" or "any one." The same rule applies to "neither."

**Elegant.** Do not overwork this word.

**Elicit—illicit.** An investigating committee "elicits" information concerning "illicit" transactions.

**Else.** We say "Nothing else than crime," not "No one else but me."

**Emigrant—immigrant.** "Em" means "out of," so any one going out of a country is an "emigrant," any one coming into a country is called an "immigrant."

**Enclose.** "Inclose" is preferred now.

**Enjoy bad health.** Ridiculous.

**Enthuse.** Not in good use.

**Equally as well.** One word is superfluous. Say "equally well" or "as well."

**Equanimity of mind.** Tautological. Omit "of mind," for that is included in "equanimity" (Latin "anmius," mind).

**Esquire.** Same as "Mr." in the United States. Always used in writing to a "gentleman" in England, "Mr." for tradespeople, etc.

**Every.** Each or all taken separately, constituting a subject singular. Improperly used in "every confidence."

**Everywheres.** No such word.

**Except.** Improperly used for "unless," as in "He cannot come here unless" (not except) "he will obey the rules."

**Excise.** Internal revenue tax, not tariff on foreign importations; not applicable to licensing or tax-collecting bodies.

**Expect.** Improper to say "I expect he did it," for one cannot expect backward. Say "I suspect he did it." "I expect him"—look forward to his coming—is correct.

**Farther—further.** Better to distinguish by using "farther" of distance, as in "He went farther"; and "further" in the sense of something additional, as "He said nothing further."

**Third Rule for the Comma.** The conjunctions "and," "but," "or," are used to connect the two parts of compound sentences. When the two parts represent portions of one idea,

place no comma before the conjunction ; when the idea changes decidedly from one part of the sentence to the other, always use the comma ; when it changes **very** much, use a semi-colon.

*Examples:* He came yesterday and went to-day. (No comma is needed, because the subject of the second part is the same as the subject of the first part, and the ideas are closely associated.) He came up on the train yesterday, and to-day I took him driving. ("He" is the subject of the first sentence, and "I" of the second. When the subject changes we nearly always need a comma.)

When a word is omitted, its place is usually marked by a comma, as in "Talent is something; tact, everything." The semi-colon is here used because the words following are subdivided by a comma.

## CHAPTER X

### Letters to Ladies

In writing to ladies a more formal courtesy is required than in writing to men, and a more elaborate politeness.

If the writer does not know the lady addressed, he should invariably begin "Dear Madam."

If he is acquainted with her he will begin "Dear Mrs. Blank" or "My dear Mrs. Blank."

It must be remembered that ladies are chiefly familiar with the social forms in letter writing, and business letters to them should tend toward the social style rather than toward the terse brevity which men like best.

39

(Letter-head) Dec. 20, 1919.

Mrs. Wm. R. Jones,  
4537 Grand Boul., Chicago, Ill.

Dear Madam:

Mr. Simpson wishes me to say that he is very sorry indeed that he was not in his office when you called yesterday. He was away all the forenoon, and did not know until this morning that you had called.

If there is any way in which he can serve you it will give him great pleasure to do so.

Respectfully yours, (64 words)  
Agnes Bartlett, Sec.

40

(Letter-head) Jan. 3, 1919.

Miss Sarah Jackson,

439 Columbus Ave., Boston, Mass.

Dear Madam:

I explained your wishes to Mr. Simpson when he returned to the office, and he has requested me to say that he is very sorry indeed, but he is quite unable to get passes even for himself. He regrets exceedingly that he cannot be of service to you.

Respectfully yours, (52 words)  
Agnes Bartlett, Sec.

41

(Letter-head) May 31, 1919.

Miss Jane I. Volwart,

37 Plymouth Place, Detroit, Mich.

Dear Madam:

I have carefully considered your application for a position in my office, and have tried to make a place for you, as I should be very glad indeed if I might oblige Mrs. Peterson, for whom I have the highest consideration. At this season of the year, however, business is somewhat slack, and we have all the help we can possibly make use of for some months to come.

I have your address, and if anything should open up, it will give me great pleasure to be able to write to you.

With sincere regrets,

Most cordially yours, (100 words)  
William P. Jackson.

42

(Letter-head) Mar. 21, 1919.

Dear Miss Kennedy:

I regret to say that I am obliged to return your little

sketch. It has considerable merit, but it is not precisely adapted to the needs of our business, and I do not think I should be justified in using it. Possibly you might find some other advertising manager to whose needs it would be better suited.

Thanking you for your consideration in submitting it, and once more expressing my keen regret, I am

Very truly yours, (85 words)

Barclay Dutton,  
Adv. Manager.

Miss Agnes Kennedy,  
15 Park Row, New York City.

"Ad." as an abbreviation for "advertisement" is considered common and vulgar. Always write "adv." when an abbreviation is required, but avoid abbreviations as much as possible.

## 43

(Letter-head) Jan. 31, 1919.

My dear Mrs. Dudley:

I was informed this afternoon that you wished to get a sideboard to match your new dining-room woodwork. I trust you will permit me to be of service to you in this matter, and I shall be very glad indeed if I can assist you.

The best way is to have the sideboard made to order to match a sample of the wood. If you will have a small piece of the wood prepared to match the color of the woodwork exactly, I will order the sideboard made by a manufacturer with whom I am acquainted, and it will cost you no more than a similar sideboard taken out of stock.

When you have chosen the style you wish, let me know, and I will attend to the matter at once.

Sincerely yours, (138 words)

G. Augustus Belmonte.

Mrs. S. A. Dudley,  
403 Park Ave., New York City.

## WORDS OFTEN MISUSED

**Female.** Improperly used for "woman." Properly it includes animals as well as human beings.

**Final completion.** An absurd tautology. A "completion" is "final."

**Financial.** Distinguish carefully from "pecuniary," "monetary," etc. Use "financial" only of large money systems. Say, "It was a pecuniary obligation" (not "financial").

**Fire** Does not mean "throw."

**Firstly.** Improperly used for "first," even with "secondly," etc. There is no such word as "firstly."

**Fix.** Vulgarly used for "arrange," as "fix the furniture."

**Flock.** How to choose the correct word to indicate a collection of objects has been expressed as follows: "A flock of girls is called a bevy; a bevy of wolves is called a pack; a pack of thieves is called a gang; a gang of angels, a host; a host of porpoises, a shoal; a shoal of buffalo, a herd; a herd of children, a troop; a troop of partridges, a covey; a covey of beauties, a galaxy; a galaxy of ruffians, a horde; a horde of rubbish, a heap; a heap of oxen, a drove; a drove of blackguards, a mob; a mob of whales, a school; a school of worshipers, a congregation; a congregation of engineers, a corps; a corps of robbers, a band; a band of locusts, a swarm; a swarm of people, a crowd; a crowd of birds, a flock."

**Former—latter.** To be avoided when possible, as these words tend to weaken a sentence.

**Forward.** Not distinguished from "forwards," except on the ground of euphony.

**Friend—acquaintance.** "Friends" are few, discovered only in time of need; "acquaintances" are many, and this is usually the right word to apply to the persons one knows.

**Generally.** Distinguish carefully from "usually," "frequently," and "commonly." "It is commonly said" (not "generally"); "He usually went to business at nine" (not "generally"); "It is generally true that careful eaters live long."

**Gender.** A few English words have a masculine and a feminine form, and to avoid confusion they should be studied carefully.

Masc.	Fem.
abbot	abbess
actor	actress
bachelor	spinster
buck	doe
bullock	heifer

czar	czarina
drake	duck
duke	duchess
earl	countess
Francis	Frances
gander	goose
hero	heroine
lion	lioness
marquis (quess)	marchioness
monk	nun
ram	ewe
stag, hart	hind
sultan	sultana
tiger	tigress
wizard	witch

"Authoress," "poetess," etc., are not recognized as good words, "author," "poet" including both sexes.

**Periods.** Place a period after every abbreviation, as bu., c. g., Ill., Mich., Feb., but not after a contraction, such as Ass'n, Feb'y (if this form is ever allowable), etc.

**End every complete declarative sentence with a period.** This is the hardest rule of all, because you must know enough grammar to tell what a sentence is. It is a group of words that has one main verb, or two or more connected by such conjunctions as "and," "but," etc. "Replying to your favor of Jan. 10th" is not a sentence, because there is no complete verb. "I stood in front of the house, he was just going by on the sidewalk" is not one sentence, because it has two complete and independent verbs not connected by any conjunction, and there should be a period after "house," while "he" should begin with a capital letter. "Then" is not a conjunction, so while we say, "I was looking down the road, when whom should I see but Harry!" in one sentence, because "when" is conjunctive, we cannot say, "He came along about six, then I jumped up," but must make two sentences, beginning "then" with a capital letter—"He came along about six. Then I jumped up."

## CHAPTER XI.

**Professional Letters**

In letters written by lawyers, doctors, and other professional men, the social style is usually more suitable than a strictly business style.

Letters to those with whom the writer is personally acquainted should never begin "Dear Sir" or "Dear Madam," but usually "My dear Mr. Buck" or "Dear Mrs. Dudley." The word "My" seems to indicate, not greater intimacy, but a desire to show greater cordiality. It is a little more effusive than "Dear So-and-so" without "My." When the letter begins with the name of the person addressed, the full name and address should be placed at the end. In dictating it is convenient to give the name and address first; but the stenographer should always write it at the end of the letter.

44

(Letter-head) Oct. 4, 1919.

Dear Mr. Hoadley:

Your case comes up for trial a week from to-day. I think we are fully prepared, but I should like to see you the day before and go briefly over the points we are going to make. I will telephone you the day before, and we can arrange a meeting either at your office or at mine. Should anything prevent your being on hand, be sure to let me know.

Very truly yours, (76 words)

Mr. H. M. Hoadley,  
4546 Drexel Ave., Chicago.

Notice that in writing a business letter to a friend, the usual closing form is retained, the same as in any business letter, though plain "Yours truly" appears rather too cold. "Sincerely yours" and "Cordially yours" are better reserved, the first for letters of friendship purely, the latter for cases in which effusiveness to strangers is the purpose. "Cordially yours" seems too patronizing to be used in writing to a friend or associate.

45

(Date line.)

My dear Mrs. Paisley:

I have been notified that the taxes on your lot at Austin have not been paid and the lot will be sold for taxes next week. I presume that for some reason the tax notices have not reached you and that you have overlooked the matter. If you wish I will send my check for the amount—now \$10.65, including some fines and fees—and you may remit to me at your convenience.

Please let me hear from you as soon as possible, as the time is short.

Very truly yours, (96 words)

Mrs. Hiram M. Paisley,  
Vincennes, Ind.

46

(Date line.)

My dear Frank:

I have just heard of a position with Boardman & Laidley, Board of Trade Building, which I think you can fill and which will be worth your effort to get. You may present this letter to Mr. Laidley by way of introduction, and tell him I shall consider any favor he may extend to you as creating an obligation on my part.

With best wishes,

Sincerely yours, (72 words)

Mr. Frank P. Lawson,  
7 Caxton Bldg., Chicago.

47

(Letter-head) July 11, 1919.

My dear Henry:

This will present to you a young friend of our family, Miss Myrtle Reed. I understand she is an accomplished stenographer and typist. We all like her very much

personally, and I feel quite sure she will prove faithful and trustworthy.

She would like to get a congenial position, and if you can help her in any way to a position either in your own office or in that of some friend of yours, you will confer a favor on me as well as on her.

As ever,

Your friend, (93 words)  
John H. Higgins.

Mr. Henry Jolams,  
54 Broadway, New York City.

A letter like this, which is to be shown to a business man, must have just the right amount of familiarity and formality—not too much of either.

## 48

(Letter-head) July 12, 1919.

My dear John:

I will do what I can for your friend, Miss Myrtle Reed, who called to-day and presented your note. I think perhaps I can help her. She is an attractive-looking girl, and if she can work well I am sure we shall all be pleased with her. We are putting on an extra stenographer next week, and I will give her a trial.

With best wishes,

Sincerely yours, (71 words)  
Henry Jolams.

Mr. John H. Higgins,  
79 West 92nd St., New York City.

Notice the hyphen in "attractive-looking." When an adjective rather than an adverb precedes a participle, the hyphen should always be used. We write "well known" as two words, because "well" is an adverb naturally modifying the participle; but "hard-headed" with a hyphen, since to omit it would leave an adjective incorrectly placed before a participle.

49

45 Park Ave., New York City,  
July 14, 1919.

Dear Mr. Higgins:

I want to thank you once more for your kind note of introduction to Mr. Jolams. I presented it, and he received me very kindly. He says his firm is putting on an extra stenographer next Monday, and he will give me a trial. I certainly hope I shall not disgrace you. In any case, I am deeply grateful for your kindness.

Sincerely yours, (67 words)  
Myrtle Reed.

Mr. John H. Higgins,  
79 West 92nd St., New York City.

When a young girl or married woman writes to a person who knows her very well, the Miss or Mrs. in parenthesis is not required. Use that only in writing to strangers who may not know whether the writer is married or single, for the only object is to give information and save embarrassment.

50

79 West 92nd St., New York City,  
January 3, 1920.

My dear Miss Reed:

I met a friend last night who told me he was looking for a stenographer. He is a man I know is in the habit of paying a great deal more than you are probably now getting, and it occurred to me that you might like to apply for the position. I inclose a note of introduction, and hope it will be of use to you.

Sincerely yours, (72 words)  
John H. Higgins.

Miss Myrtle Reed,  
45 Park Ave., New York City.

51

45 Park Ave., New York City,  
January 7, 1920.

Dear Mr. Higgins.

It was exceedingly kind of you to remember me, and you will be glad to know that your letter of introduction to Mr. Farnum has helped me to a position paying half as much again as I was getting with Mr. Jolams. I was sorry to leave him, for he was very kind to me, and I found his work pleasant. The additional salary, if I can manage to please Mr. Farnum, will be very welcome to my mother and me, however.

My mother also wishes me to express her appreciation of your kindness, and sends her regards to your wife.

Sincerely yours, (106 words)  
Myrtle Reed.

Mr. John H. Higgins,

79 West 92nd St., New York City.

If this young lady had written "to Mother and me," "Mother" would have become a name, and so should be capitalized; but "to my mother and me" leaves "mother" a common noun, which should be written with a small letter. In a salutation we write "Father," "Mother," "Brother," "Sister," etc., with a capital letter whether we use "My dear," or simply "Dear." Always write "dear" with a small letter after "My."

52

Lake Shore Drive, Chicago,  
June 29, 1919.

Mrs. David G. McCormick,  
Lake Forest, Ill.

Dear Madam:

Mrs. Farwell has been unexpectedly called to New York to be with her sister, who is ill at St. Luke's Hospital. She will, therefore, be unable to attend the meeting of the directors of the Woman's Guild next Saturday. She has written out her report as chairman of the finance committee, however, and wishes me to ask you if you will present it to the directors for her.

I am copying it on the typewriter, and hope to have it ready by Thursday. If you will let me know in the meantime whether you will be at the meeting or not, and can present the report for Mrs. Farwell, I will mail it to you when I have it ready.

I know Mrs. Farwell will be very grateful to you if you can do this for her.

Hoping to hear from you soon in regard to the matter, I am

Respectfully yours, (154 words)

Myra Bosworth, Secretary.

Notice that "Hospital" is capitalized when it is part of a name, just as "Hotel" is.

While in a strictly business letter from a man, the abbreviation "Sec." for "Secretary" would be allowable, in a social letter of this kind it is usual to spell out all words.

In a case like this, a young lady who signs her name as "Secretary" would not place "(Miss)" before her name lest it seem presumptuous. It would be assumed that she was unmarried.

### WORDS OFTEN MISUSED

**Gentleman.** Not to be used for "man." "That man (not 'gentleman') over there will put your coal into the cellar." The abbreviation "gent" is extremely vulgar.

**Got.** This word (considered preferable to "gotten" as a past participle) is properly used when the act of getting precedes possession. "I have got a book" means "I have got it and so I have it." It would be ridiculous to say "The birds of the air have got nests," for they did not go and get them, or, at least, we mean to state only that they "have them."

**Graduated.** Better to say "was graduated at a school" than "he graduated at a school."

**Grammatical errors.** Said to be incorrect, like "bad grammar," etc., since grammar is defined as "the act of writing and speaking correctly," and there cannot be a bad science or art of writing correctly. And there is nothing grammatical about an error.

These distinctions are absurd. Grammar is the science of the relationship of words in a sentence, and there is as much bad grammar as bad chemistry or logic. "Grammatical errors" are "errors of grammar," not "in grammar."

**Guess.** Improperly used for "think," except in colloquial interchange, when we mean "I am inclined to think."

**Had have.** Never correct, though good writers say "Had I have known it."

**Had ought.** Never correct, though many educated people will say, "I ought not to do that, had I?" (that is "had I ought?"). Say "Ought I?"

**Had rather.** Said to be an error for "would rather," but now well established in good usage. The same is true of "had better" for "would better."

**Handy.** A man is handy with his tools, but a grocery near by should not be called "handy."

**Hanged.** A man is "hanged" on the gallows, not "hung." "I'll be hanged if I do" is correct.

**Hardly.** "I can hardly believe it," not "I can't hardly."

**Healthy—wholesome.** Onions are "wholesome" (not "healthy"). A man is "healthy" if he eats "wholesome" food. It is proper to say "It is a healthy or healthful climate," but "healthful" is the better word.

**Hence** means "from here," so "from hence" is wrong.

**How** means "in what manner." Incorrect to say "I have heard how in Japan they are fond of drinking tea" (should be "that").

**However.** Say, "How could you do it!" not "However could you do it!"

**Human—humane.** Whatever pertains to mankind is "human," but a "humane" person is compassionate.

**Colons, semi-colons.** Use a colon after "Dear Sir" and "as follows," or any words which mean the same as "as follows" or imply this meaning. The business letter writer never has any other use for the colon.

We may use a semi-colon after the address in a business letter, before "Dear Sir"; or when we have a number of groups of words themselves divided by commas, we may separate those groups by semi-colons. But nowhere else are we likely to need a semi-colon, except occasionally in a compound sentence, especially before "but."

*Examples:*

Please ship by express the following goods:

12 doz. ladies' handkerchiefs, all linen, hemstitch, \$1 per doz.;

1 gross white cotton thread, assorted numbers;

1 doz. ladies' ready-made aprons, your No. 325;

1 doz. children's bibs, your No. 60.

Prompt filling of this order will greatly oblige us.

Your proposition is certainly very attractive in many ways; but we have taken the matter up carefully with our salesmen, and on account of the lateness of the season we have decided not to accept it this year.

Note. Notice the colon after "the following goods." After each of the following items, which are themselves divided by commas, we place a semi-colon, until we come to the end, when we place a period. The period shows to the eye that the list is ended, while the semi-colon says plainly, "There is more to follow." If the items are not themselves divided by commas, a comma instead of a semi-colon may be placed after each.

Notice that we nearly always have a semi-colon before "but" when the sentence preceding and the sentence following are long, or distinct in meaning. If they run together we place a comma before "but," as in this: "The sun shone all day, but the wind blew cold."

## CHAPTER XII

### How to Acquire an Easy Style in Letter Writing

There is a close connection between good letter writing and skill in conversation. The difference lies in the fact that the good letter writer takes part in a condensed, imaginary conversation, while the real conversationist must usually have the stimulus of the occasion and interesting people.

But the way to become a good letter writer is to practice imaginary conversation. The person with an imagination may be timid and shrinking, and so in fact a very poor conversationist. For that reason—that is, from lack of practice—he may lack ease and freedom of expression. But he can easily make up for this by practicing imaginary conversations, where there will be nothing to make him afraid. And that is the true way to acquire an easy style in letter writing—carry on imaginary conversations an hour every evening.

53

58 Royal St., Boston, May 19, 1919.

My dear Sherman:

My wife and I are going South for a month on May 25,

and we have thought possibly you would like to take our house while we are gone. You will be expected to act precisely as if you were in your own home, and we shall feel at ease if we can know that some responsible person is taking care of the place. You see, therefore, that you will be conferring a great favor on us if you can arrange to move over.

Will you let me know by day after to-morrow if this arrangement will be agreeable to you?

Kind remembrances to the family.

Yours sincerely, (120 words)

Joseph Markham.

Mr. Alec Sherman,

Thorndike Hotel, Boston.

## 54

Thorndike Hotel, May 20, 1919.

My dear Markham:

It was certainly very kind of you to think of us in connection with the occupation of your house during your absence. If it will be any accommodation to you, it will certainly give us pleasure to go out to Allston for a month, and we shall look on it as a special privilege.

Mrs. Sherman and I will go out day after to-morrow evening, and look the ground over. Mrs. Sherman says she hopes Mrs. Markham will put away all her best china and valuable bric-a-brac, for she feels very nervous about touching other people's precious belongings.

By the way, will your servant remain with us? Or must we look elsewhere for help?

Until we meet,

Your friend, (112 words)

Alec Sherman.

Mr. Joseph Markham,

58 Royal St., Boston.

55

700 Beacon St., Boston, Sept. 5, 1919.

My dear Mrs. Paxton:

My wife has left at my office a bundle of books which she intends for the Hospital Club. They have been lying here ever since she went away in August, and I owe the Club a profound apology for my negligence in not attending to the matter sooner. I would send them to you at once now if I knew you were in town. If you are not in town, I should be glad if you would tell me what to do. Please direct me, and believe me

Faithfully yours, (94 words)

Mrs. Henry Paxton,  
Brookline Village.

Silas Cummings.

56

Henniker, N. H., Aug. 15, 1919.

Dear Mr. Morrill:

I have not received my rent for the house in town for August yet. It was due Aug. 1. I wish you would call up Mr. Stillings on the telephone and tell him it would be a great convenience to me if he could send me a check at once. You know the interest on the mortgage is due September 1, and I shall not have enough money to pay it unless I get a check from Mr. Stillings for two months.

Have you succeeded in doing anything with our case against the Baxter Company? Their building has deprived me of half the income from the Newton Street house. I suppose we must take what we can get from them; but I want the matter pushed to some sort of conclusion as quickly as possible.

I pity you in town these hot August days. But if you were not there I do not know what I should do.

Sincerely yours, (163 words)

Mr. James Morrill,  
Attorney-at-Law,

Martha V. Cooke.

40 Boylston St., Boston.

57

Colorado Springs, Colo.,  
Oct. 17, 1919.

Dear Mr. Collins:

I want to ask you a favor. Of course, I assume you will be eager to oblige me, but for all that I assure you in advance that I am properly grateful.

I have just heard that my friend Frances Runlett is to be married the first of next month to a Mr. Henry Slocum of San Francisco. I have never seen him, but I am told he is handsome, generous, and rich. I wish I knew more about his position.

Now, I know that it would give Frances pleasure if the coming event were announced in the Chicago papers. I confess I don't know how these things are managed, but I suppose you give the item to the society editors. You will know just what to do and how to do it.

Once more let me thank you for attending to the matter.

Sincerely yours, (147 words)

Florence Westcott.

Mr. Charles X. Collins,  
Care the Tribune, Chicago.

A tone of pleasant banter is considered appropriate when a young lady writes to a young man she knows well. The person who uses this manner should be sure he or she is master of it.

When "now" is used as a sort of expletive, it is nearly always set off by a comma; but if it is used to mean "at this time," it should not be set off by a comma.

Many people suppose that the comma is used to take the place of an omitted "and" in such groups of words as "handsome, generous, and rich," and therefore no comma is required before "and." There is good authority for omitting the comma, but I consider it better usage to retain it. Omission of the comma in such groups as "He was rich and handsome, well-bred and gentle, and in every way a man to be admired," would run the last two groups of words together in confusion, since "well-bred and gentle" needs to be kept as a group by itself, and "and" in this group has a very different effect from "and" following it. But either usage has ample authority.

58

665 Fifth Ave., Cleveland, Ohio,

Dec. 18, 1919.

Dear Mr. Carter:

I want you to pick out a few books for me for Christmas presents. I have been trying to get to the store and pick them out myself, but I find I cannot do so. I know you have very good taste, so I am going to depend on you, and beg that you will attend to the matter with your usual faithfulness and care.

I want a pretty edition of the Blessed Damosel, not over \$2, for a young lady friend. For my husband I want a good library edition of Bryce's American Commonwealth. I suppose you have some new picture books for children this year. Don't give me anything silly or cheap-looking. I want a good-sized book, not to cost over \$2, for a little boy of ten. Then I want a large picture book worth about 50 cents for a small boy of three. Send me also a nice story book for a girl of twelve—something like *Little Women*, only new.

If you can pick these books out to-morrow and have them sent up to me, I shall be very grateful.

Faithfully yours, (189 words)  
(Mrs.) Charles Dexter.

Mr. Allen Carter,

Care Burrows Bros., Cleveland.

The titles of the books in this letter are common, and need not be inclosed in quotation marks or underscored.

Notice the hyphens in "cheap-looking" and "good-sized" (adjectives combined with participles). Observe also the dash before "something," indicating an abrupt transition.

59

665 Fifth Ave., Cleveland, Ohio.

Dec. 23, 1919.

Dear Mr. Carter:

Thank you ever so much for your kindness in attending to the books for me. They came yesterday, and I am very much

pleased with all your selections, especially with the copy of the Blessed Damosel. That certainly is a beautiful book.

Mr. Dexter will send a check to cover the bill.

Yours faithfully, (57 words)

(Mrs.) Charles Dexter.

Mr. Allen Carter,

Care Burrows Bros., Cleveland.

### WORDS OFTEN MISUSED

**Hurry.** Properly does not mean simply to "make haste," but it would be pedantic to say "Hasten, Johnny" instead of "Hurry," which is supposed to imply "disordered haste."

**Idea.** Not to be used for "opinion," as in "I have an idea you are wrong." Say, "I think you are wrong."

**Illy.** Not used by educated speakers.

**Immodest.** Not to be confused with "indecent" and "indelicate." "Modesty" applies to manners, "decency" to externals, and is the stronger word.

**In—into.** "Into" indicates motion, "in" rest in a place. "I saw him go into the house" (not "in the house"). "Go in" is correct, since here "in" is an adverb, and there is no adverb "into," but "Go in the house" is not correct.

**In—on.** "An accident happened in Downing street," but "I live on Chestnut street." "On" is more general, applying to location only. The English say "I live in Chestnut street," implying that the houses on either side are included in the street, while they reserve "on the street" for references to beggars, prostitutes, etc.

**In respect to.** Never say "in respect of."

**Individual.** Not properly used to mean "person," as "I cannot bear that individual." We speak properly of "individuals and communities."

**Invent—discover.** We "invent" some contrivance that never existed before, or may even invent a name, but we "discover" that which already exists and which we have only to find, as a new country.

**Involve—Implicate.** "Implicate" implies crime, "involve" has no such suggestion.

**Is being.** Condemned by some grammarians. Say, "The house is building," and not "The house is being built." I prefer the latter. "Is growing" means activity from within, "is being grown" activity from without.

**Its—it's.** The possessive pronoun is "its," while "it's" is an abbreviation of "it is."

**Jug.** What an American calls a "pitcher" an Englishman calls a "jug."

**Kind of.** Do not say "What kind of *a* book is this?" say the purists.

**Lady.** "Woman" is to be preferred in ordinary cases. "Saleslady" is ridiculous.

## CHAPTER XIII

### Two Kinds of Letters—Buying and Selling

In business there are two things—buying and selling. Successful buying consists in knowing what to buy, and the only important thing in buying is to specify everything you want and make it perfectly clear just how you want it.

Buying letters should be just as brief as possible—they can't be too brief in the mere matter of words if they cover clearly every essential point.

Selling letters, on the other hand, must be as long as the prospective customer will read—and must display all the fine art and highest skill in letter writing. It is in these letters that the fine art of business English is displayed, and in which the true art of advertising must be constantly exercised.

Note. Observe that f. o. b. means "free on board cars" (in the town mentioned, usually the place from which shipment is made), and c. i. f. means "cost, insurance, and freight," or that bill includes safe delivery to the town of the buyer. **F. o. b. the customer's town** amounts to the same thing, and nowadays "c. i. f." is seldom used.

### Buying Letters

60

(Letter-head) July 10, 1919.

The Jones Belting Company,  
Ashland, Pa.

Gentlemen:

We are inclosing our order No. 31067 for one 4-in. leather belt, 12 feet in length, your No. 635, to be shipped by you

direct to our customer, Mr. J. M. Fifield, Wichita, Kans., by express prepaid. Please see that this belt is carefully packed and shipped promptly. On receipt of this order, please notify us when you expect to make shipment, and as soon as shipment is made notify customer when he may look for delivery and by what line.

Your prompt and faithful attention to this order will be appreciated.

Very truly yours, (95 words)

Montgomery Ward & Co.,

James Hall, Mgr. Machinery Dept.

In a name like this always spell out the word "Company"; do not write "Co."

We always capitalize "No." before figures. Notice the hyphen in "4-in."

Letters to business houses are usually much more condensed and abrupt than letters to retail customers, to whom extra politeness is considered necessary in order to promote sales.

"Mgr." for "manager" is more of a contraction than an abbreviation proper, but it is always written with a period as an abbreviation instead of with apostrophes (M'g'r), because the period is easier to write, and the word occurs so often. "Bldg." for "building" is also nearly universal.

61

(Letter-head) July 18, 1919.

The Jones Belting Company,  
Ashland, Pa.

Gentlemen:

On July 10 we sent you our order No. 31067 for one 4-in. leather belt 12 ft. in length, your No. 635, to be shipped direct prepaid. We asked you to notify us on receipt of this order when you would make shipment, which we were anxious to have made as promptly as possible. We have as yet heard nothing from you.

Will you please acknowledge this order at once, and state when shipment will be made, if indeed you have not already made it.

Yours truly, (98 words)

Montgomery Ward & Co.,

James Hall, Mgr. Machinery Dept.

**Selling Letters—With the Inquiries They Answer**

62

Janesville, Ind., Mar. 3, 1919.

The Washington Shirt Company,  
Chicago, Ill.

Gentlemen:

I understand you sell men's furnishings by mail. Have you anything that will show fully what you offer? I wish to buy, but would like full information in regard to what I purchase, and also would like to know if I may return anything I don't like.

An early reply will oblige

Yours truly,

(56 words)

Henry Farley.

63

(Letter-head) Mar. 4, 1919.

Mr. Henry Farley,  
Janesville, Ind.

Dear Sir:

In compliance with your request of yesterday we hasten to send you our complete catalogue, in which you will find a detailed description of our entire line of goods.

We make it a rule to protect our customers in every possible way. If goods are not satisfactory, they may be returned at our expense. We also ship C. O. D., with privilege of examination, but ask the customer to send at least \$1 with his order, as a guarantee of good faith and an indication that he means business.

We believe that we have the finest goods in our particular line to be found in Chicago, or anywhere else. You will find us prompt and courteous, and anxious to do anything we can to serve you. Our salesmen and correspondents are at your disposal, and we shall be glad to give you fuller information at any time if you let us know just what you are looking for.

Trusting we may hear from you again at an early date,  
and have the honor of filling your orders, we are

Most cordially yours, (182 words)

The Washington Shirt Company.

Notice that it takes two or more articles of a kind to make a "line." Some people will speak of a single insurance policy as a "line of insurance." This is absurd.

Since "we are cordially yours" reads right along as a connected sentence, no comma is required after "we are."

64

(Letter-head) Mar. 16, 1919.

Mr. Henry Farley,  
Janesville, Ind.

Dear Sir:

About two weeks ago we had an inquiry from you in regard to our line of goods, and wrote you immediately, sending you our catalogue. We should be glad to know if the catalogue reached you promptly. If it did not come to hand, please let us know and we will send another.

We are confident that we have the best goods in our line to be found in the city of Chicago, or in any city, and at reasonable prices. You will not find anywhere a house that will extend you more courtesies, or deal by you more fairly, nor will you anywhere get prompter service. We pride ourselves on the promptness with which we fill all orders. Many of them are filled the very day they are received.

May we not hear from you shortly and know in what way we may serve you?

Yours truly, (149 words)

The Washington Shirt Company.

Always write "anywhere," "everywhere," "anything," "everything," etc., as single solid words without division of any kind. Careful writers divide "every one," "any one," making two words.

65

Janesville, Ind., Mar. 20, 1919.

The Washington Shirt Company,  
Chicago, Ill.

Gentlemen:

I want a pretty pink and blue necktie for about 50 cents. I do not care to go higher. I want one that will wear well and look rich. What would you recommend? I also want some shirts and collars. Can you recommend your 50-cent unlaundered shirts for wear? Do you think your 12½-cent collars are as good as the E. & W. 25-cent ones?

As soon as I hear from you I will send you an order.

Yours truly, (78 words)

Henry Farley.

Always write 50c, 75c, etc., rather than \$.50, or \$0.75. There is less danger of confusion.

66

(Letter-head) Mar. 21, 1919.

Mr. Henry Farley,  
Janesville, Ind.

Dear Sir:

We think we have such a tie as you describe in yours of yesterday, and if you will send us an order, with as full a description as possible of what you want, we will exercise our best judgment, and believe we can send you something pretty. In any case, you know, it may be returned if you do not like it and we will make another selection or refund your money.

The bosoms of our 50-cent unlaundered shirts are rather small, and, of course, the material is not of the finest. We have something at 65 cents, which you will find described under No. 4786, on page 32 of the catalogue, which we can recommend in every possible way, and we believe that you will find this a better bargain than the cheaper shirts, though they are as good for the money as you will find anywhere, and, if anything, a little better.

We do not hesitate a moment in recommending our 12½-

cent collars, in quarter sizes. We can fit you perfectly, and you will not be able to tell the difference between these and collars costing double. Remember that you get two of these for one of the others.

Hoping to receive your order at an early date, we are  
 Very truly yours, (217 words)  
 The Washington Shirt Company.

Account for the commas in the first sentence. Why no comma before and we will" in the second sentence when the subject changes?

67

Janesville, Ind., Mar. 30, 1919.

The Washington Shirt Company,  
 Chicago, Ill.

Gentlemen:

Please send me by express, C. O. D., your neatest pink and blue 50-cent necktie, two 65-cent unlaundered shirts, and half a dozen of your 12½-cent collars. I inclose \$1.

Yours truly, (31 words)  
 Henry Farley.

### WORDS OFTEN MISUSED

**Lay—lie.** These are two entirely different verbs, though often confused, because the past tense of "lie" is "lay." The past tense and past participle of "lay" are "laid," the past participle of "lie" is "lain." "Lay" must always have an object, "lie" never does have one. Say "He lies down"; "He lays the book down"; "He lay down"; "He laid the book down"; "He was laid away in the grave"; "He has lain all night on the ground."

**Learn—teach.** A person "learns," a teacher "teaches" him, but cannot "learn him," as the ignorant say.

**Lengthways—sideways—endways.** Better "lengthwise," "side-wise," and "endwise."

**Lengthy—long.** "Lengthy" is said to have originated in the United States, and it is proper if used of writing or discourses, but should not be used for "long" in such ordinary phrases as "It is a long ride up there" (not "lengthy").

**Less.** Do not confuse with "fewer." Say "less meat," "fewer men" (not "less men").

**Liable.** Not to be used except when there is liability. "Where shall I be likely to find some beans?" (not "liable to find").

**Light-complected.** Never to be used.

**Like.** A verb should not be used after "like," making it a conjunction. Say, "He acts as you do" (not "like you do"). This use of "like" as a conjunction is very common in the South. Say "He looks like me" (not "like I do").

**Lit.** Obsolete. Say "Have you lighted the lamp?" (not "lit the lamp").

**Loan—lend.** "Loan" as a verb should not be substituted for "lend," say the purists, but "loaning money" is well established.

**Locate** does not mean "settle" (an Americanism in this sense). Say "He settled at Big Creek, Nebraska," not "He located," nor "Where are you located?"

**Look** is followed by an adjective, not an adverb. Say "You look bad" (not "badly"), "You look beautiful" (not "beautifully").

**Lots.** A "lot" is a certain amount or collection allotted or set aside. Do not use it to mean "a great deal." Say, "He has made me a great deal of trouble" (not "lots of trouble" or "a lot of trouble").\*

**Loud.** Do not say, "Don't talk so loud," but "so loudly."

\*In talking or colloquial letter writing, this use of "lot" is not especially objectionable.

## CHAPTER XIV

### When to Write a Long Letter and When to Write a Short Letter

If you are going to write to a customer in a simple and conversational style, you must form the habit of imagining that the man is sitting in a chair beside your desk as you write.

But you must bear in mind another thing, and that is that he will read your letter a thousand miles away when he is in a hurry and when he can give no more than two or three minutes to what you have to say. When you write, think of him as sitting beside you. When you are planning your letter, think of him as he really is in his home or business office.

**Write a long letter to**

A farmer,

A woman,

A customer who has asked you a question,

A customer who is angry and needs quieting down, and will be made only more angry if you seem to slight him,

A man who is interested, but must be convinced before he will buy your goods,

**Write a short letter to**

A busy business man,

An indifferent man on whom you want to make a sharp impression,

A person who has written you about a trivial matter for which he cares little,

A man who wants only a record of a piece of information,

A person who needs only the slightest reminder of something he has forgotten or overlooked.

Never write a longer letter than you have good reason to believe will be read all through. A busy business man will never wade through a long explanation.

68

Mr. Henry Farley,  
Janesville. Ind.

(Letter-head) Mar. 31, 1919.

Dear Sir:

Thank you for your order of yesterday, with remittance of \$1. Unfortunately you omitted to give the size of shirts and collars. We would suggest that you send not only the neck measurement, but the length of sleeve desired. In measuring the sleeve, measure from the seam on the tip of the shoulder to the wrist.

As soon as we know the sizes desired we will give your order prompt attention, and you will get the goods within a day or two.

Once more thanking you, we are

Yours truly, (91 words)

The Washington Shirt Company.

69

Janesville, Ind., April 3, 1919.

The Washington Shirt Company,  
Chicago, Ill.

Gentlemen:

My neck measure is 16 inches, and sleeve 33. Kindly send the goods as soon as possible.

Yours truly, (20 words)  
Henry Farley.

Numbers indicating measurements or suggesting statistics should always be given in figures, never in written words.

70

Janesville, Ind., April 5, 1919.

The Washington Shirt Company,  
Chicago, Ill.

Gentlemen:

I expected to receive to-day at the latest the goods ordered of you Mar. 30, but they have not yet reached the express office. Let me know by return mail when I shall get them.

Yours truly, (38 words)  
Henry Farley.

71

(Letter-head) April 6, 1919.

Mr. Henry Farley,  
Janesville, Ind.

Dear Sir:

The goods ordered by you March 30, you will remember, we were unable to ship until we had received the sizes given in yours of April 3. It takes about a day for us to select the goods and fill out invoices. Shipment was made yesterday, and notification card mailed you. No doubt you have received the goods before this.

We hope you will be pleased with what we have sent you,

and that we may be favored with additional orders from you in the future.

Yours truly, (90 words)

The Washington Shirt Company.

72

Janesville, Ind., April 6, 1919.

The Washington Shirt Company,  
Chicago, Ill.

Gentlemen:

The goods I received from you came this evening. The shirts and collars are all right, but I do not like the necktie at all. I wanted something quiet and sober, and you have sent me a flaring, high-colored thing. I send it back by mail, and will ask you to send me another, such as I want.

Yours truly, (62 words)

Henry Farley.

We may write "highly colored" (participle and adverb) or "high-colored" (compound word).

73

(Letter-head) April 7, 1919.

Mr. Henry Farley,  
Janesville, Ind.

Dear Sir:

We are very sorry to see by your favor of the 6th that the necktie we chose did not please you. We are very glad you acted promptly and returned it, and no doubt we shall receive it to-day or to-morrow. Just as soon as it comes to hand we will pick out another that we hope will please you better, and send it at the earliest possible moment.

We are always anxious to please our customers, and you will find us ready at all times to make every possible effort to meet your wishes.

Trusting we shall be more fortunate this time in our selection of a necktie, we are

Very truly yours, (116 words)

The Washington Shirt Company.

However irritating a customer's letter may be, a business letter writer should always preserve the same unvarying air of extreme politeness.

74

Janesville, Ind., April 10, 1919.

The Washington Shirt Company,  
Chicago, Ill.

Gentlemen:

A day or two ago I received your letter dated April 7, in which you said you would send me another necktie-at once for the one I returned to you. I have not yet received it, and wish you would trace it.

Yours truly,

(46 words)

Henry Farley.

75

Mr. Henry Farley,  
Janesville, Ind.

(Letter-head) April 11, 1919.

Dear Sir:

We regret to know by your letter of the 10th that the second necktie sent you had not come to hand. It was placed in the mails on April 8, but Uncle Sam is often a little slow with bundles of merchandise, and it is our experience that goods lie two or three days in the postoffice here before they go out.

If you do not receive the necktie by the 14th, let us hear from you again, and we will do what we can to trace it.

Hoping, however, that there will be no more delay, and that the article when received will prove satisfactory, we are

Very truly yours,

(113 words)

The Washington Shirt Company.

76

Mr. Henry Farley,  
Janesville, Ind.

(Letter-head) July 25, 1919.

Dear Sir:

Some time ago we received a small order from you, which we hope we filled to your satisfaction.

We are mailing to you to-day our new fall catalogue, and ask you to look it over carefully, for we believe we have as fine a line of goods as you will get anywhere, and at most reasonable prices.

You will find us exceptionally prompt, and always courteous. Anything you do not like may be returned at our expense, and we will send you something else in its place, or refund your money. So you see that you take no risk whatever in shopping by mail.

May we not hear from you again soon?

Cordially yours, (115 words)  
The Washington Shirt Company.

### WORDS OFTEN MISUSED

**Love—like.** We “love” our dear ones, but not “iced cream.” Use “like” in cases of mere preference.

**Lovely.** Does not mean everything that an adjective can. Young ladies, especially, should give other words a chance.

**Luggage—baggage.** In England a man’s “baggage” on a railroad train or the like is spoken of as his “luggage.”

**Lunch.** Not so refined as “luncheon.” Say “Take luncheon with me” rather than “Take lunch.”

**Luxurious—luxuriant.** The first of these words means pertaining to luxury, the second, rank in growth. We speak of a luxurious couch, a luxuriant garden.

**Mad.** In England this word means crazy, not angry.

**Majority—plurality.** In U. S. politics, a candidate for office does not have a “majority” unless he has more than half of all the votes cast, and his majority is his excess over all others; his “plurality” is his excess over the next highest. This distinction is not made in England, where there are seldom more than two candidates.

**Make a visit.** Condemned by some as a misusage for “pay a visit.”

**Married.** “Got married” is a vulgarism. It is not worth while to dispute whether Sally married John, or John, Sally, or if we ought not to say “they were married.”

**May—can.** In asking permission, say, “May I assist you?” not “Can I assist you?” “May I go out, mama?” not “Can I go out?” “Though we may say a horse, we cannot say a ox” (not “may not” because of the negative).

**Means.** Singular. Say, “By this means.”

**Memorandum.** Singular. The plural is memoranda, though

"memorandums" is allowable. Do not say "I have this memoranda" but "memorandum."

**Middling.** Not an adverb. "How are you?" "Middling" (well) is wrong.

**Mighty** does not mean very. Do not say, "It is mighty hard."

**Mistaken.** "You are mistaken" for "You mistake" is a well established idiom, though condemned by many.

**Modest.** Not to be used for "bashful" or "diffident," for a person may properly be "modest" without sacrificing self-respect or self-possession.

**More perfect.** What is "perfect" cannot be "more perfect." Say, "more nearly perfect," say the purists.

**Most.** Not to be used for "almost," as in "He comes here most (almost) every day."

**Mutual.** Condemned by many when used for "common." John and James may have a mutual aversion, that is, a reciprocal aversion, but a friend of both is a "common friend," not a "mutual friend," in spite of the title of Dickens's book.

**Muchly.** A vulgarism.

**Myself.** Not to be used except to intensify, as in "John and myself will attend to it" (should be "John and I"), say the purists.

**Nasty.** A titled English woman is said to have remarked to a gentleman at her side. "Try this soup; it is n't half nasty." The English "nasty" and the American "nice" are on a par.

**Née** (born) is feminine, **né** masculine.

**Neither—nor.** Be careful where you place the first. "He would give us neither oil nor wine" (not "neither give us." It should come just before the thing excluded).

**Never.** Objectionable as an intensive form of "not," as in "I never said such a thing."

**New beginner.** Tautological. All beginners are new.

## CHAPTER XV

### Answering Inquiries

Before answering any letter be sure that you understand fully all about the subject concerning which you are going to write. If you do not understand clearly every phase of it, make inquiries until you understand.

When you understand the matter yourself, explain everything clearly point by point to the customer.

Think of the customer as a little child, and tell him all about first this point, and then the next point, and then the next point. Think carefully just what he knows, and just what he would like to find out. Try to put yourself in his place.

Letters answering inquiries should usually be quite long, if there are many details to explain.

77

### A Poor Answer to a Letter Ordering Goods

(See Letter 25, Chapter VII.)

Miss (Mrs.?) Martha Martin, (Letter-head and date.)

Shelbyville, Ind. (?)<sup>1</sup>

Dear Miss<sup>2</sup> or Madam:

We hereby<sup>3</sup> acknowledge receipt of your esteemed<sup>4</sup> order of the 8th inst., which has had our prompt attention.<sup>5</sup> We are unable to ship the goods, however, since you do not state what quality and kinds of goods you wish, do not state how you wish the goods shipped, and make no inclosure of funds.<sup>6</sup> We do not ship C. O. D. unless the order is accompanied by sufficient money to cover the cost of transportation.<sup>7</sup>

If you will supply us with the necessary information as to quality and kind of goods desired, and will remit a sufficient amount at least to cover transportation, we will give your order immediate attention.

Yours truly,

Siegel, Cooper & Co.

1. Do not insult a customer even by the hinted criticism of a question mark.

2. "Miss" should never be used in opening a letter.

3. Such words as "hereby," "herewith," etc., are usually unnecessary in a letter, and help to give it that forbidding formality which repels and deadens interest.

4. Useless jargon, quite meaningless.

5. How many business letters contain statements of this kind, which really mean nothing, even if they are not untrue!
6. The writer evidently did not know what she wanted, and detailed information should have been supplied.
7. Too much bluntness, and too many commercial words.

### The Right Answer to This Letter

Martha Martin,

(Letter-head and date.)

Shelbyville, Ind.

Dear Madam:

We have received your order of the 8th, but are unable to fill it until we find out a little more exactly what you want.

Do you wish Rand, McNally & Co.'s Popular Atlas of the World, price \$2? We sell a great many of these.

What price do you wish to pay for handkerchiefs, and do you wish white or colored, ladies' or gentlemen's size?

What brand of soap do you prefer, and what price would you care to pay?

We have ladies' fancy writing paper, put up 24 sheets and 24 envelopes in a box, at 18c to 35c a box; also very good notepaper by the pound at 20c, envelopes to match 8c a package.

It will be cheaper for you to send the necessary amount of money in advance, and let us ship to you by express, you paying the express charges when you receive the goods. Of course we will let you exchange or return any goods you do not like. If you prefer, you may send \$1, and we will ship by express and let the express company collect the rest.

As soon as we hear from you, we will give your order prompt attention.

Very truly yours,

Siegel, Cooper & Co.

Notice—

1. That as "Martha Martin" did not write "Miss" or "Mrs." before her name, no title can safely be used;
2. That in selling by mail you must give the smallest order as much attention as the largest. The small buyer may become the big buyer;

and besides, the greatest successes have been based on uniform courtesy to all;

3. That the ignorant customer wants suggestion and help—which should be sympathetic, and not officiously obtrusive;

4. That every item spoken of should have a paragraph to itself, and the facts should be stated in perfectly simple language, without any trade terms;

5. That while a letter ordering goods may be as short as you can make it, a letter explaining difficulties must be sufficiently long to cover fully all the details.

78

### A Poor Reply to a Letter of Inquiry

(A customer writes to say, "I am thinking of buying a piano. I want something good and cheap. What would you advise? Have you silver G strings for a violin? I have a pretty good violin, but the G string grates somewhat, and I thought possibly a silver string might be better. What do you charge for Chopin's Nocturnes?")

Blank & Blank, Chicago, Feby.<sup>1</sup> 3rd,<sup>2</sup> 1919.

Mrs. John Farewell,  
Aberdeen, Ala.

My Dear<sup>3</sup> Madam.—In<sup>4</sup> reply to your esteemed favor, which seems to have no date,<sup>5</sup> we are sending you our complete catalogue, in which you will find full particulars of all the styles of pianos, violin strings, and music which we have, with prices attached.<sup>6</sup> We sincerely hope you will be able to make a suitable selection, and that we may be favored with your valued<sup>7</sup> order at an early date.

Trusting this information may be entirely satisfactory,<sup>8</sup> we beg to remain,<sup>9</sup>

Yours truly,

Blank & Blank.

1. When a word is condensed instead of being abbreviated, no period is required at the end. Use an apostrophe in place of the missing letters, and write "Feb'y," "Ass'n" (for "association"), etc. It is always better to use the regular abbreviations—"Feb.," "Jan.," etc.

2. The best usage is to omit letters after the day of the month and write "Feb. 3, 1919," etc., especially when the year is given. When the day of the month only is given, as "3rd ult.," the letters after the figure are absolutely required and cannot be omitted.

3. When "dear" is not the first word of the salutation, it should never be capitalized. To address a stranger as "My dear" is a breach of social etiquette, justified (if at all) only when there are special reasons for wishing to force familiarity.

4. A comma and a dash after the salutation are correct if you prefer that punctuation to a colon, but not a period and dash.

5. Almost an insult to the customer to remind him that he has not dated his letter.

6. "Attached" is used in a technical commercial sense, and might confuse an ignorant person. This reference to prices may just as well be omitted, for the customer in looking over the catalogue will find the prices.

7. "Valued" is meaningless here.

8. A word greatly overworked, and having little or no distinct meaning.

9. The comma is not required, for the sentence is "beg to remain yours truly." This last sentence has been inserted merely to fill out and make a close. It is just as well to omit it entirely and write simply, "Yours truly."

### The Same Letter Rewritten

The letter quoted above is a very stupid one, and is precisely the kind that is likely to drive a customer away just when relations have been opened and an excellent sale is in prospect. Any salesman who met a customer in a store in this indifferent fashion would be discharged instantly.

Blank & Blank, Chicago, Feb. 3, 1919.

Mrs. John Farwell,  
Aberdeen, Ala.

Dear Madam:

We are much interested in your letter just received and are sending you our catalogue.

About what price did you want to pay for a piano, and for what sized room did you want it? We have a great variety, and many excellent instruments at astonishingly low prices. If you will kindly tell us just what you had in mind, we shall take great pleasure in advising you to the best of our ability.

Quite possibly a silver string would improve the tone of your violin. We can send you one for 50c.

We inclose a little folder with prices of standard music

which we carry. You will find Chopin's Nocturnes quoted on pages 3, 9 and 12. You will also find them in some of the general collections described on page 2. If you do not find just what you want, write more in detail.

We shall look for another letter from you in a day or two, for we feel sure we can please you, and you can always depend on fair and courteous treatment from us.

Very truly yours,

Blank & Blank.

### WORDS OFTEN MISUSED

**News.** Singular, say, "This news is terrible."

**Nice.** Much overworked in the United States. It properly means with delicate precision, as in "a nice use of words."

**Nicely.** Not to be used for "well," as in "How are you?" "Nicely," or "That shawl will do very nicely."

**No.** Idiomatic, though condemned, in "whether or no," "no less than twenty," etc.

**Nowhere near.** Not proper.

**None** may be treated as plural as well as singular, as in "None were left, not one."

**Not** is to be correlated with "nor" when the negation does not properly extend over both objects compared. Say, "He does not come here, nor do I ever see him," but "He does not give me money or clothes."

**Not—but only.** Be careful where the "not" is placed. "He pretended, not that he had had a college education, but only a high school training" (not "He did not pretend, . . . but only that").

**Nothing like.** Not to be used for "not nearly" as in "She is nothing like as pretty as I thought" (should be "not nearly so pretty"—two errors).

**Nouns.** In many cases verbal nouns or infinitives are more correct and effective than regular nouns. For "It tends to the elimination of the weak and the preservation of the strong" say "It tends to eliminate the weak and preserve the strong." For "He objected to the house being built on that lot," say "He objected to building the house on that lot" or "to having the house built on that lot."

**No use.** It is better to say "of no use" in such a sentence as "It is no use for me to speak to him."

**Number.** "A number of men" may be treated as plural and followed by a plural verb, as "a few men" would be, or "a great many

men," but purists condemn the usage and say that "a number of men" must always be treated as singular.

**Observation—observance.** An astronomer makes an "observation" by looking at the stars; but the "observance" or keeping of Lent is another matter.

**O—oh.** Formerly there was no distinction between these words. Now careful writers use "oh" as a simple exclamation and follow it by an exclamation point, which is placed either after it or at the end of the sentence, while "O" is used in addresses, as "O grave, where is thy victory?" "Oh, no, I hardly think so!" "Oh, I would n't do that!" "O" is always written as a capital, "oh" is written with a small letter when it comes in the middle of a sentence.

**Observe.** It is better not to use this word in the sense of "say," as in "What did you observe?"

**Of all others.** An absurdity for "above all others" or "of all," since "others" excludes the very object spoken of.

**Of any.** Not to be used for "of all," as in "largest of any I have seen" though "larger than any" is correct.

**Off of.** A vulgarism. Omit one or the other.

**Often.** Say, "oftener," "oftenest," rather than "more often," "most often."

**Older—elder.** "The elder son is older than his brother by only a year."

**On.** Say "by subscription," not "on subscription." Americans seem very fond of using "on."

**On to.** Properly two words, with the meaning "on" and "to," and never to be treated as a single preposition "onto." In many if not most cases the "to" may properly be omitted, as in "He climbed on a chair" (not "onto a chair"). Purists condemn "on to" in any form.

**One.** We may say, "If you like fishing, you will find Oak Creek very good" or "If one likes fishing, Oak Creek will be found very good." The indefinite "one" has the more refined air in most cases. There is authority for using "his" for the possessive "one's," as in "One may shave his face or grow a beard as he chooses," or "as one chooses."

## CHAPTER XVI

### Talking in a Letter

A business letter or advertisement differs from business talk in that it must cover the subject in 100 to 200 words, whereas in talking a salesman may use 1,500 or 2,000 words or more.

A business letter must, therefore, be very clear, very terse, very forcible, and straight to the point.

Use short sentences and plain words, and try to write in the same simple style in which you would talk. Business English is conversational English, only briefer and more careful.

### Colloquialisms and Slang.

Since business letters are written in conversational English, the standard of purity is different from that which applies to literary English.

Slang may be defined as words or phrases which have a touch of vulgarity about them which prohibit their use in writing of any kind and also in refined conversation.

Colloquialisms are homely expressions which do not shock the refined ear in conversation, but which are out of place in careful literary compositions.

Colloquialisms may be used in letter writing if necessary to make the meaning clear and forceful, but slang should be strictly avoided.

Examples of permitted colloquialisms: "Letters that pull," "a lot" for "a great many," "proposition" in the sense of "business undertaking," "get down to brass tacks."

Examples of objectionable slang: "Bust" for "burst" or "break," "cut it out," "beat it," and all card-playing and sporting phrases, as they have an undignified suggestion of vulgarity.

### Colloquial English

#### Actual Letter Written by Well Known Advertising Manager

Dear Sir:

I am glad to indorse again Sheldon's system of letter writing. You ask in what ways the course is beneficial. It is as if a father took his son aside and put him next to the game.<sup>1</sup> Sheldon is a practical business man, and has dealt so long with practical men that his writings get right down to brass tacks.<sup>1</sup> If you were going to start a new salesman in

your business you could take him aside and tell him in an informal way lots<sup>1</sup> of things you probably wouldn't write out. You tell him how to go easy<sup>1</sup> with the old man<sup>1</sup> there, and how to keep from stepping on the toes of this other man. You tell him some of the mistakes that have been made and what you learned by them. In short you give him standpoint. Now that is what Sheldon does more than any other writer I ever read—he gives you standpoint. Although I pass for a capable letter writer I take my hat off<sup>1</sup> to Sheldon.

Yours truly,

---

1. This letter was written to a business acquaintance and is expressed in exactly the language that would have been used in talking to him. If the letter had been addressed to some one else, these colloquialisms might have been entirely out of place. The rule is: Be natural but never vulgar.

### Easy Formality

80

Freeport, N. Y., Mar. 30, 1919.

Mr. John Wanamaker,  
New York City, N. Y.

Dear Sir:

I wish to get a dress made to order, and write to you to know what you can do for me. Do you send samples of spring dress goods? And do you have anything which shows styles and how to take measurements?

An early reply will greatly

Oblige (50 words)  
(Mrs.) Bertha M. Smith.

Notice that "made-to-order" with hyphens is an adjective, as in speaking of "made-to-order garments"; but "made to order" without hyphens is a verb, as in this letter.

81

Mrs. Bertha M. Smith, (Letter-head) April 1, 1919.  
Freeport, N. Y.

Dear Madam:

In accordance with your request of March 30, we take

pleasure in sending you our spring catalogue under separate cover, including a large variety of sample pieces of summer dress goods, representing all the latest and prettiest weaves.

We believe that we carry the largest line of high-grade dress goods in this country, and the name "Wanamaker" is a synonym for excellence at a moderate price. If you will write us more in detail, we shall have the greatest pleasure in assisting you to make a suitable selection.

May we not have the pleasure of hearing from you again in a short time?

Yours very truly, (104 words)

John Wanamaker,

By S. D.

It is not necessary to be stiff even if you are formal in a business letter. In this letter and the others in this chapter colloquialisms would be out of place. You cannot talk to a strange lady in the same free style you would to an intimate friend.

Never say "we *will* have pleasure," but always "we *shall* have pleasure," "we *shall* be glad."

## 82

Freeport, N. Y., April 9, 1919.

Mr. John Wanamaker,  
New York City, N. Y.

Dear Sir:

I have decided to have a dress made of the goods like this sample, in style No. 997. I will have it full silk lined, price \$35, exactly as described in the catalogue. I have filled out a measurement blank, and inclose it.

I don't see how I can be quite sure that the dress will fit me unless I can have it tried on. I think I may go to New York the latter part of the month, and if you can have it ready I might try it on then.

Very truly yours, (96 words)

(Mrs.) Bertha M. Smith.

(Letter-head) April 11, 1919.

Mrs. Bertha M. Smith,  
Freeport, N. Y.

Dear Madam :

We thank you for your order of April 9 and shall hope to please you in every way in filling it. You will remember, however, that it is stated in our catalogue that at least half the price of a made-to-order garment must be paid in advance. We ask this not only of you but of every one, for you can readily understand that this is the only protection we have. While ready-made garments may always be returned and money will be refunded, we cannot take back made-to-order garments or exchange them.

We guarantee, however, that we will give you a perfect fit, and that you will find the workmanship and style unexceptionable in every way. If the dress is not made precisely as you order it, your money will be promptly refunded. You will see, therefore, that you too are fully protected.

The most convenient way will be for you to send the entire amount in advance. If you wish, however, you may send half, and the other half will be collected by the express company when the goods are delivered.

As soon as we hear from you we will begin work at once, and if you are to be in New York you can call and have the dress fitted in our workrooms.

Hoping we may be able to please you, we remain

Yours truly, (235 words)

John Wanamaker.

Why the hyphens in "made-to-order?"

A little word like "too" is as much thrown into a sentence, often, as "therefore," but we do not set it off with commas when the sentence is already divided up with commas that are more important. To avoid confusion, we often omit unimportant commas to give the important ones a chance to have their effect.

The writer of this letter says "*we will* begin" because he wishes to indicate willingness or determination.

As "John Wanamaker" stands for a great business organization, the pronoun "*we*" is properly used in place of "*I*."

84

Shogun, Kans., Jan. 10, 1919.

Kansas City Supply House,

Kansas City, Mo.

Gentlemen:

I have your catalogue, and have looked all through it to find the kind of gun I want, but it does not seem to be there. All the guns described in the catalogue are rifles, and I want a light shotgun—a good gun for little money. Do you have any guns of this kind?

Do you sell furs? My wife wants to get some to use in making up a jacket. If you do not handle them, can you tell me where I can get them?

I shall be very much obliged if you will let me hear from you immediately.

Very truly yours, (106 words)

Martin Fisher.

85

(Letter-head) Jan. 16, 1919.

Mr. Martin Fisher,

Shogun, Kans.

Dear Sir:

We suspect from your letter of January 10 that you do not have our regular winter catalogue, and take pleasure in sending you a copy under separate cover. Probably the catalogue to which you refer is our special catalogue of Winchester rifles in which no shotguns are described. If you will look on pages 95-96 of the catalogue we are sending you, you will find a number of shotguns described and quoted. Some are priced very low indeed, yet we fully guarantee everything we sell, and you may be sure that you will find nothing better of its kind on the market.

We do not handle furs not made up into garments. For the skins we would refer you to Back, Becker & Co., 107 Michigan St., Chicago. If you ask them for "scraps," and tell them exactly what use your wife wishes to make of them, possibly you can get small pieces at a low price which will serve as well as expensive whole skins.

We hope you will look our catalogue through carefully at your leisure, for we know you will find many splendid bargains. We carry only new and high-class stock, and permit our customers to return, at our expense, any article they do not find exactly as represented. If at any time you get any goods that do not please you, you can return them and we will refund your money, less freight or express charges. We are always pleased to answer questions, and will do everything in our power to aid you.

Trusting we may have the pleasure of hearing from you again very shortly, we remain

Yours truly, (277 words)  
Kansas City Supply House.

### WORDS OFTEN MISUSED

**Only.** This word is often misplaced in the sentence. It should come directly before the word it qualifies, as in "He had only five cents left," not "He only had five cents."

**Oral—verbal.** That which is uttered by word of mouth is "oral." Anything written or spoken in words is "verbal," though we often hear people speak of sending a "verbal message" when they mean an "oral message."

**Other.** Should not be omitted in such sentences as "Is there any other boy in school whose record is as high as Willie's" (not "Is there any boy in school," for that would include "Willie").

**Ought.** Not to be preceded by "had." Say, "I ought not to do that, ought I?" (not "had I?")

**Over.** Not to be used for "more than," as in "It is over a yard long."

**Overalls.** This is not "overhalls."

**Overflowed.** Incorrect for "overflowed," for we do not say "The river had not flown in that channel always."

**Own.** Does not mean "confess," as in "He owned he took it," "Own up, now," say the purists.

**Pairs.** Use "pair" for the plural when a number precedes it, as "three pair of boots"; use "pairs" when other words precede, as "several pairs of boots."

**Pants.** Vulgar for "pantaloons" or "trousers." "Trousers" is preferred.

**Party.** A good legal term in the sense of "person," but not a good literary term in such sentences as "Give the other party a chance."

**Past.** Objectionable when used for "last," as in "He has called during the last few days" (not "past few days").

**Pell-mell** means "crowded together" or "mixed together," and so it is improper to apply it to one person, as in "He rushed pell-mell down the stairs."

**Per.** This is a Latin preposition, and properly applicable only to Latin nouns, as in "per capita," "per annum," "per diem," etc., and is not correctly used in "per head," "per year," "per day," in which the noun is English. Say "a head," "a year," "a day." "Per yard," "per barrel," etc., are, however, in universal use as commercial terms.

**Perform.** Young ladies do not, or should not, "perform" on the piano, violin, or guitar.

**Permit—allow.** "Permit" indicates formal consent, "allow" tacit consent.

**Perpetually** does not mean "continually," as in "You continually misuse 'per'" (not "perpetually misuse").

**Phenomenon** is singular, the plural being "phenomena." It is incorrect to speak of "this phenomena" (say "these phenomena," "this phenomenon").

**Place.** Improperly used for "where" in "Let us go some place tonight."

**Plead.** Say, "He pleaded guilty" (not "pled" or "plead").

**Plenty.** It is better to say that "food is plentiful," rather than "plenty." In "It is plenty good enough for me," "plenty" is incorrectly used as an adverb. "Plenty" is a noun, and we may say "I have plenty of money" (but not "money is plenty," in which "plenty" is an adjective).

## CHAPTER XVII

**Complaint Letters**

One of the most important kinds of letters in all branches of business is those answering complaints made by customers.

All such letters should be extremely polite, friendly, and soothing.

A correspondent in the Claim Department of a large express company once said to his manager, "That man makes me so angry I don't know what to do with myself."

"You are paid," said the manager, "to sit and take such irritating letters as his, and act as if you really enjoyed them."

The man who was so irritating afterward said he sent his large business over that line because they were always so good-natured he really had no excuse to take it away.

## 86

**A Poor Answer to a Letter of Complaint**

(A customer writes, "More than a month ago I sent you \$2 for a set of Cody's books on English. After two weeks I had heard nothing, and wrote you. In reply to that letter I had one from you saying you would trace the books, and if they were lost you would send me another set. I have heard nothing since. Now you've got my money, and I have nothing. Unless you either send the books or return my money by return mail, I will notify the authorities. I begin to think you are nothing but a swindling concern.")

Mr. John Roche, (Letter-head) Chicago, Jan. 2, 1919.  
Lakeville, Colo.

Dear Sir:

Your letter of the 29th ult. surprises us somewhat. You must know that sometimes goods go astray, even when shipped with the greatest possible care, as we ship all our goods. Besides, our responsibility ends the moment we deliver the goods to the express company and get our receipt. If you have a friend in the city and he will call, he can see our receipt from the express company at any time. As a matter of ac-

commodation to our customers, however, we always do what we can to locate goods that go astray, and in case of loss assist in making claim upon the express company. If you doubt our responsibility or standing, it is easy to look us up in Dun or Bradstreet; or you may write to the First National Bank of this city, to whom we refer by permission.

We send you another set of books, however, and would ask you kindly to notify us if the first set turns up later.

Trusting we may be favored with your patronage in the future, we remain

Yours truly,

Barwell & Barton.

However cantankerous a customer may be, whatever mean things he may say, whatever provoking insinuations he may make, no wise business man will allow even the tone of his letter to be affected in the least degree. In writing to that customer he will employ the same terms of warm cordiality, and show the same sympathetic interest, that he would on receipt of a mild complaint from his most intimate personal friend.

Indeed, when a customer is irritated, then you need to use your utmost powers of soothing sympathy. Nothing is more effective than to say that the writer will give the matter his immediate personal attention, and act precisely as he would if a friend had suffered.

### The Same Letter Rewritten

(Letter-head) Chicago, Jan. 2, 1919.

Mr. John Roche,  
Lakeville, Colo.

Dear Sir:

We are exceedingly sorry and greatly surprised to see by your letter of the 29th ult. that you have not yet received the set of Mr. Cody's books which you ordered so long ago. You certainly have been most patient to wait so long, and we quite understand your feeling in the matter,—indeed, we should feel precisely as you do were we in your position.

We trust, however, that you will not hold us responsible in this particular case. The express receipt we hold shows that the books were promptly shipped on receipt of your or-

der. We try to ship the very same day the order is received. It sometimes happens that the express company is remiss, and many shippers hold that their responsibility ceases the moment the goods are turned over to the express company. We, however, always consider the interests of the customer as our own until the goods are actually received in good condition and found to be entirely satisfactory.

We are sending you to-day another set of books. If the set first shipped should turn up, we beg that you will notify us and we will forward postage for its return.

Thanking you for your patience and courtesy in this matter, we are

Very truly yours,

Barwell & Barton.

87

A man who has ordered various goods writes to complain that they reached him in damaged condition. The box had been smashed open, and water had spoiled some of the fabrics.

Dear Sir:

We were very sorry indeed to learn by your letter, dated Jan. 5, that the goods shipped to you a short time ago were received in damaged condition. Clearly the railroad company is responsible, and can be compelled to make good the loss. The first step to take is to get the local freight agent at your place to write on the freight receipt a statement of the condition in which the goods reached his station. Examine every article in the box, and check on your invoice from us each item that was damaged. Let us know, also, if you please, whether you can use the damaged article or not. If you can use any, state the allowance you think ought to be made on it. If you cannot use it, kindly turn it over to the freight agent as evidence, to be held by him pending the investigation.

We realize the inconvenience and annoyance which you have suffered, and will do all we can to adjust the matter to your satisfaction. Unfortunately these accidents will happen,

in spite of our utmost care. We trust, however, that you will see that they are beyond our power.

Awaiting the necessary further information from you before taking any steps beyond notifying the railroad company (which we have done), we remain

Yours truly, (223 words)

The letter writer is often puzzled whether to use the possessive plural or the possessive singular,—for example, "The Youth's Companion," or "The Youths' Companion;" "a lady's dressing sack" or "a ladies' dressing sack." In the case of a name, we should always follow the form and style of the owner. "The Book-Keeper" may not strike us as correctly written, but it would be a gross error to write "The Bookkeeper" when the other form is used by the magazine itself. The only authority on a name is the owner of that name.

In general cases, the possessive plural should nearly always be used. We may say "a lady's dressing sack," "a man's dress suit," but never "lady's dressing sacks," "Our line of boy's blouses," etc., but always "ladies' dressing sacks," "Our line of boys' blouses," etc.

## 88

This man writes to say that five yards of a ten-yard piece of dress goods costing 25 cents a yard had been so stained that the goods could not be used, but three yards more of the same material would be accepted as compensation. A ladies' winter jacket costing \$10 had been stained by the colors from the dress goods, but it could be cleaned and used if \$3 was taken off the price. A package of toys costing \$2.30 was injured, but could be used at 75 cents reduction in cost. The writer inclosed freight receipt indorsed by the freight agent to the effect that the goods had been received in damaged condition.

Dear Sir:

We have received your letter of the 18th stating the damage to the goods recently shipped to you, and inclosing freight receipt properly indorsed.

We understand that you will be satisfied if we send you three yards more of dress goods No. 735, and make you an allowance of \$3 on the jacket and 75c on the toys.

This seems to us very fair, and, as we are anxious to have you fully satisfied, and cause you as little annoyance as pos-

sible, we have made an order for shipment to you, prepaid, of three yards of No. 735 dress goods, and inclose our credit voucher for \$3.75 to cover the damage on the other articles. We shall now make claim for this amount on the railroad company, but there will be no further annoyance to you in the matter.

We sincerely trust that this adjustment will appear to you entirely satisfactory, and that you will feel that you can be sure of fair dealing—even generous dealing—when you trade with us.

When you have further purchases to make, we shall be pleased to have you send us your order, and we feel confident you will not suffer the same annoyance a second time. Lightning never strikes twice in the same place, you know.

Cordially yours, (219 words)

Letter to the railroad company concerning the preceding:

Gentlemen:

We wish to file a claim against you for \$4.50 for damage done to goods in transit from us by your line to Vandalia, Ohio. We inclose freight receipt for the goods, on which your agent at Vandalia has made a statement of the fact that the goods were received in damaged condition. We have settled the claim of our customer by making a cash allowance of \$3 for water discoloration of a \$10 jacket, and 75c for injury to toys billed at \$2.30. We have also replaced three yards of dress goods billed at 25c a yard—a total loss of \$4.50.

This seems to be a very clear case, and we hope you will see your way to making prompt settlement. Kindly give the matter immediate attention.

Yours truly, (132 words)

A customer writes to say that six weeks before he had ordered a kitchen table, costing \$9.65, which he has not yet received; nor has he received any acknowledgment of his remittance. He seems very much annoyed and talks about legal proceedings.

Dear Sir:

We cannot tell you how sorry we are to hear of your annoyance at not receiving the table you ordered so long ago. We fail to understand why you have not been notified of the facts in the case, as we make it an invariable rule to write our customers when any delay occurs, whatever may be the reason.

The facts in this case are as follows: Your remittance of \$9.65 was duly received and your order entered for the table. It happened, however, that we were just out of tables of this style, and on account of their patent attachments, etc., no other table could be substituted. We accordingly sent an order to the factory, requesting shipment of one table direct to you at the earliest possible moment. The factory had a new lot of tables in process of making, but it takes time for the varnish to dry, etc. We were promised that the tables would be ready last week, and possibly your table is already on the way to you. We shall write the factory at once, however, and if shipment has not already been made, we will see that the table goes forward just as soon as possible.

While we deeply regret the annoyance that has been caused you, we trust you will accept this explanation and not hold us accountable for negligence.

Very truly yours, (232 words)

We say "*we will see*" in this letter, because will or determination is expressed.

Never write &c., as the & is English and the c abbreviation for the Latin "*cetera*." "*Etc.*" is the right form.

A customer ordered some pens, a penholder, and half a dozen sheets of blotting paper, costing 20 cents, shipped by mail without being registered or insured. Three weeks later he writes to complain that he has not received them, though he received a postal card notifying him that his order was duly received, and later an invoice showing shipment had been made by mail two weeks before.

Dear Sir:

Since receipt of your letter stating that goods shipped on invoice No. 5879015, May 17, by mail had not arrived, we have looked the matter up, and find that shipment was duly made on that date, and the carbon copy of the address label shows that the address was correct.

Articles not registered are occasionally lost in the mail, but our experience shows that this does not happen once in a thousand times. The value of the goods in this case was only 20 cents, and it would have cost 8 cents to register or insure the package. In your original order you inclosed postage and directed that the goods be sent by mail, but made no arrangements for registry or insurance. Indeed it would not have paid you to do so in this case. By referring to the first page of our catalogue you will see that we take no responsibility on goods sent by mail unless they are registered or insured. As we do not do it in other cases, it would be unfair to other customers to take any responsibility in your case.

The amount is very small, and we suggest that you order again. Possibly the goods will yet turn up; but duplication of the order will cause you no inconvenience with goods of this kind.

Regretting that we cannot make you a different answer, and trusting you will look on this loss as one of the minor chances of life, we remain

Ever cordially yours, (249 words)

92

A customer writes that he doesn't like the goods he has received and can't use them. He does not state what the goods are, or what is the matter with them, but wants his money refunded at once.

Dear Sir:

We have read your letter of July 7 carefully, and feel deeply sorry that you are not satisfied with the goods sent you. If you will kindly state just what the goods are and when they were shipped, and will tell us just what is the

matter with them, we shall be able to take the matter up in detail and tell you what can be done. We want all our customers to feel that they are well treated when they deal with us, and you will find us anxious to make every fair adjustment that is possible.

It would help us greatly in tracing the shipment if you could send us the invoice you received through the mail, and if you would check on that the articles which have disappointed you.

Hoping we may arrange the matter to please you, we remain

Very truly yours, (148 words)

## 93

The customer writes that a considerable number of things had been ordered, and that no special fault could be found with anything but a lady's dress made to order. This fitted perfectly, but the lady did not like the goods now that she saw them made up, nor did she like the style.

Dear Sir:

It is certainly very unfortunate that your wife does not like the dress we made for her, and we can well appreciate her disappointment. It often happens that a dress does not look the same made up that it does in a picture, and that the goods have a different air, which you would not suspect from the sample. The case would be just the same, however, if a dressmaker made the dress in your own home, for your wife would have to judge of the style first by a picture, and the goods might not look the same in the dress that they did in the piece.

We think it is very fortunate that she got a good fit. Perhaps after wearing the dress a while she will like it better.

As we state in our catalogue, we cannot take back made-to-order clothing, for, as it was made to fit one person, we cannot sell it to any one else, and it would be practically a total loss on our hands. All that we can do is to guarantee

the fit and workmanship, which we judge were satisfactory in this case.

We sincerely hope that after a while your wife will like her dress better, and that you will not hold us responsible for what was clearly beyond our power. When she wants another dress, give us another chance, and perhaps we may have better fortune. We promise that we will make an extra effort to give you good value to make up for your disappointment.

Very truly yours, (267 words)

## 94

A customer writes to a printer complaining of gross delay in getting out a job for him, weeks having passed since it was promised. The printer replies.

Dear Sir:

We cannot but feel that you have very just grounds for your severe letter of the 10th. We have disappointed you again and again, and we can well understand the annoyance that has been caused you. We assure you, however, that we have shared in your disappointment and annoyance. First, our foreman left us very suddenly on account of the death of his mother in an adjoining state. The new foreman was not entirely competent, and we had to change three or four times. In the changes your job was overlooked and woefully neglected. When it was taken in hand the pages were all made up wrong, and we had to have the whole thing done over again. We have sustained a heavy loss on the contract; but we mind that far less than your annoyance.

It is constantly our effort to do the very best by you that we can. You must admit that our prices are low, and you cannot expect to get quite the same service that you could if you paid more. We hope you will overlook the unfortunate circumstances in this case, and in the future afford us a chance to show you just what we can do when we try.

With sincere regret,

Yours truly, (214 words)

## WORDS OFTEN MISUSED

**Plural.** The plural of figures and words used as objects is formed by adding an apostrophe and s, as in the possessive, as "Mind your p's and q's"; "You have three the's in that sentence."

The plural of "cupful" is "cupfuls" (not "cupsful").

If the word is loosely compounded, however, and written with a hyphen or hyphens, add s to the principal part, as "sisters-in-law" (not "sister-in-laws"), "courts-martial" (not "court-martials"), "aides-de-camp" (not "aide-de-camps").

Names with titles are made plural by pluralizing either the title or the name and placing "the" before the title as "the Misses Smith" or "the Miss Smiths."

Some words have two plurals with different meanings:

brother—brothers (by birth), brethren (of a society);

die—dies (for stamping coins, etc.), dice (for play);

fish—fishes (separate fishes), fish (collectively);

index—indexes (for books), indices (to indicate powers of numbers);

penny—pennies (coins), pence (sum of money);

shot—shots (discharges), shot (small balls);

staff—staves (of a barrel or to walk with), staffs (of assistants).

Nouns of foreign origin sometimes retain the plural of the language from which they were taken. Look out for these:

alumnus (man)—alumni;

alumna (woman)—alumnae;

analysis—analyses;

bacterium—bacteria;

beau—beaux or beaus;

cherub—cherubim or cherubs;

crisis—crises;

curriculum—curricula;

datum—data;

genus—genera;

genius—genii (spirits), geniuses (talented persons);

hypothesis—hypotheses;

oasis—oases;

parenthesis—parentheses;

phenomenon—phenomena;

seraph—seraphim or seraphs;

stratum—strata;

tableau—tableaux or tableaux;

thesis—theses.

**Politics.** Singular. Say, "Politics is his passion."

**Portion.** Not to be used for "part," as in "In what part of the country do you live?" not "what portion," since "portion" is a part assigned, apportioned.

**Possessive.** Be sure to put the apostrophe in the right place. Especially note the following: "For goodness' sake"; "Charles Dickens's name"; "My boys' clothes will fit your boys"; "That is my son-in-law's hat"; "The men's voices sounded sonorous." No apostrophe is required with possessive pronouns (its, his, theirs).

**Post.** Do not say "I am posted," meaning informed.

**Practicable—practical.** That which can be done is "practicable" (capable of being practised), and that which is more theoretical is "practical," as a "practical man."

**Predicate—predict.** We "predict" what is to be, "predicate" what has been.

**Prejudice—prepossession.** We "prejudice" against, "prepossess" in favor of. It is incorrect to say, "He is prejudiced in your favor."

**Present—introduce.** A person is "presented" to (brought into the presence of) a superior, as one presented at court; but equals are "introduced" to each other, not presented to each other.

**Preventive.** Never write "preventative," for there is no such word.

**Previous.** Be careful not to use this word as an adverb (previously), as in "He arrived previously to the receipt of your letter" (not "previous to the receipt").

**Procure.** Do not say "Where did you procure it?" when "get it" is all you mean.

**Promise** does not mean "assure," as in "I assure you I was surprised" (not "promise you I was surprised").

**Proposal—proposition.** We make a "proposal" to do something, but present a "proposition" for discussion.

**Propose—purpose.** We "propose" a plan, but "purpose" to do this or that. Say, "I purpose to show that he did all these things" (not "propose to show").

## CHAPTER XVIII

### Condensation—Writing Advertisements

**How to Condense.** All letters are necessarily severely limited in length, and the most important principle of composition for letter writers to master is condensation. This may be secured, **positively and negatively**, in various ways, as follows:

- a. By **omitting** all details that the recipient of the letter may reasonably be supposed to know already;
- b. By **suggesting** and **implying** in the choice of words and forms of the sentence as much as possible;
- c. By stating important matters so **forcibly** that the reader will be forced (or rather induced) to think out the unspoken details for himself. This is the hardest of all to do.

**Advertisements.** Success in advertisement writing lies largely in mastery of extreme condensation. When it costs in the ordinary magazine an average of 30c for a single insertion of a single word in the smallest type, it may be seen what strong pressure there is to use few words and have them the best possible words that can be used.

Right choice lies in the judgment with which important things are separated from the unimportant. Attention should be concentrated on the idea and on the prospective reader of the advertisement, rather than on the words themselves. Next to that success lies in finding peculiarly suggestive phrases—small groups of words which call up more to the mind than any other groups.

**Rule for Advertisement Writing.** Consider—1. What the prospective reader of the advertisement wants most; 2. From what viewpoint or angle of thought what you have to offer will come nearest to his desire; and 3. What are the most suggestive phrases, the ones that have most life and power in them.

### AN EXAMPLE OF CONDENSATION

This series shows the method of condensation. The colloquial phrase "Letters that Pull" (which would not be permitted in literary composition) was a great discovery, and doubled the business brought by the first letter. No. 96 was first used as a letter and then as a page advertisement. It is about as short as a letter on this subject could be made, and is unusually terse and strong. The short paragraphs at the opening got immediate attention because they looked easy to read.

### The First Full Letter

Dear Sir:

You write letters, and the success of your business depends to a large extent on the letters you write.

Do you have a system by which you improve those letters from week to week, month to month, year to year?

Or do you make the same old mistakes over and over, and waste money in the same old way, sending out the same old bad letters?

Undoubtedly you do, for ninety-nine out of every hundred business men do. There has never been anything to help them to do better.

I have devised a system for the composition of good business letters, like the systems in bookkeeping, advertising, etc.

What is advertising worth if you don't know how to handle the inquiries when you get them?

What are trial orders worth if in your letters you do not handle your customers in the right way when you get them?

Letter writing is the key to the whole situation. The time will come when it will be regarded as the most important element.

There is a great deal to letter-writing besides a little Grammar. There is the ART OF GETTING BUSINESS BY LETTERS. I teach that art.

My method of teaching is direct and simple. In the simplest and most practical way I tell you what is correct English, and what is not; what is an easy way to begin a letter, and what is not; what is the common way of preparing a circular letter, and what is the winning way.

I show you a real business letter with all its errors, and then I point out the errors, one by one, in notes, finally re-writing the letter as a model letter. You see your own faults as in a mirror and know just how to correct them.

I suppose you have read the short chapter on Business Letter Writing in my course on "The Complete Art of Scientific Salesmanship." That was good, wasn't it? But it was short.

In my new course in Office Salesmanship I have developed those good things in practical detail, teaching the general principles by hundreds of illustrations.

This course is only just published, but you will see that I have the strongest kind of indorsements from some of the best business men in the country. They say that I have really done something worth doing; that I have crowded my lessons with good things. You cannot doubt their testimony.

But that doesn't matter! Examine the lessons for yourself. Send the first cash payment of \$3, and I will send you at once the first three lessons of Part I and the first three lessons of Part II. If you don't find a lot of good things in them, send them back and I will refund your money.

The rest of the lessons I will mail weekly in sealed envelopes. You will get much more value out of the lessons by being stimulated every week, than by getting all at once. I will not send all lessons at once.

This new 50-lesson course of mine is really the equal in every way of any of the much-advertised courses on Advertisement Writing which sell for \$40. But I offer a minimum of personal instruction and all the printed lessons for the very low price of \$10. If you want a full course of personal criticism drill on a weekly bundle of carbon copies of your daily letters, I will give the Complete Course and 25 personal criticisms for \$25 cash. Or if you send \$10 cash for the printed course, you may have the personal instruction at any time within six months for \$17 cash, or \$20 on installments, \$5 down and \$5 a month. The regular price of the criticism drill alone is \$25.

Better get these lessons so that you will be prepared to do better work when the fall rush comes. Begin to think NOW.

Cordially yours, (664 words)

**A Page Advertisement or Short Letter****HOW TO WRITE LETTERS THAT PULL**

Are you aware of the advantages of advertising by circular letter—if you can write **LETTERS THAT PULL**?

Here are some advantages:

1. You can say enough to get orders by return mail.
2. You can try out a given proposition on 1,000 names for \$15—a page in a magazine costs \$100 up.
3. Letter writing is the gum-shoe method of advertising—your competitors don't find out all about it the first day.

But **CAN YOU WRITE LETTERS THAT PULL**?

You can if you use the Sheldon System of Office Salesmanship.

What is the Sheldon System?

It consists of 50 cards, mailed two each week, on one side of each card just the terse pointers you want, on the other side illustrations in the form of actual business letters. I give you the latest and best information on follow-up systems, how to collect money by mail, how to manage agents, how to deal with women, how to write a hundred good letters a day, when to write a long letter and when to write a short one, and fifty other pointers even more important. In short, I give you a complete system, easily learned and applied directly to your every-day correspondence to make your letters pull more and more with every step you take. Then I myself advise you personally how to make **YOUR** letters pull.

Business men who have investigated know that I have a good thing. Lyon & Healy put in my system for all their leading men. Not long ago I published their check for \$100. The Dodge Manufacturing Co. sent me a check for \$60 after one of their men had taken my system complete and worn the cards out with handling. The Sherwin-Williams Co., of Cleveland, first ordered for some of the men at their home office, and then for the managers of their branch offices. Scores of the biggest business men in the country have used

my system with the greatest enthusiasm. I can't begin to tell you here the nice things they say about it.

My system costs \$10 cash. Send me a \$1 bill by return mail, at my risk, and I will send you the first three installments of the system with full information and complete outline. If you don't see MONEY in it for you, and many times the \$10 the system costs, send back the cards and I will refund your dollar instantly, without a word. But I know you will WANT to send the other \$9 and get the system complete, for I have never had a return or heard a single word of dissatisfaction. My clients are more enthusiastic even than I am.

What is so eloquent as the indorsement of big business houses who reindorse their indorsement with checks! On request I will send fac-similes of checks mentioned above.

(473 words)

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#### **"HOW TO WRITE LETTERS THAT PULL"**

**"CUT"**

SIDNEY SHELDON, the leading authority on letter-writing, gives in his 50 Instruction Cards for Business Men scores of the most successful letters ever sent out in this country, and describes all the latest devices and wrinkles for soliciting by mail, collecting money, handling agents, etc., etc. Strongly endorsed by adv. mgrs. of Marshall Field & Co., Lyon & Healy, and many others. One man increased orders from letters making quotations on gears from 25 per cent to 36 per cent within 60 days—nearly 50 per cent more business. Address 1420 STANTON BLDG., CHICAGO.

98

#### **Advertisement for a Tailor**

#### **ARE YOU BOW-LEGGED?**

No gentleman likes to admit it, and no one need know it if you have a SPECIALIST IN BOW-LEGS make your clothes.

I can make trousers for bow-legged men that will hang just as straight as if the legs were not bowed.

And they will hang straight till the suit is worn out. Almost any tailor can make trousers hang straight when new, but in a week they are all out of shape. I make trousers straight to stay straight.

Call or write.

(86 words)

**Advertisement for a Dictionary****THE ONLY HANDY AUTHORITATIVE DICTIONARY  
THE CONDENSED NATIONAL**

Do you have the habit of using a dictionary every day?

Do you have a dictionary in your office, and on your desk?

Do you carry a dictionary with you when you travel?

If you had a dictionary at once handy, authoritative, and sufficiently complete, which would give you what you want in half the usual time, you would be wiser and far more accurate than you are today.

A pocket dictionary is so small it is worthless.

An unabridged dictionary is so large you cannot carry it, and it takes you twice as much time to find anything as you can afford.

A cheap dictionary is not worth buying, because you never know when it will mislead you with its errors.

For the average busy man or woman the BEST DICTIONARY ON EARTH is the new Condensed National.

You know all about the National—the only authoritative Webster, used in all the schools in the land, in the supreme courts of the nation and the states, in the homes of the cultured and educated. But the National weighs over fifteen pounds, and costs \$10 up.

The Condensed National is the same as the National with omission of rare technical terms, unusual definitions, and all repetition. Not once in a hundred times will the ordinary man fail to find what he wants.

The regular edition of the Condensed has 950 pages, and is nearly three inches thick, and weighs six pounds.

The new edition de luxe on thin bible paper is only an inch and a half thick, and weighs but three pounds—about the size of an ordinary teacher's bible. Bound in limp art canvas the retail price is but \$4; in beautiful full Morocco and with gilt

edges, \$6. Either of these editions is infinitely superior to any cheap or out-of-date unabridged or photographic Webster.

We give this dictionary free to our patrons.

Drop us a postal card and find out all about it.

(336 words)

100

THE BIGGEST LINE  
OF PRINCESS AND EMPRESS DRESSERS  
IN THE WORLD  
NINETY-FIVE VARIETIES

The Northern Furniture Company manufactures the biggest line of Princess and Empress Dressers in the world—95 varieties.

Why?

Because scores of dealers in all parts of the country buy Princess and Empress Dressers in Sheboygan even when placing their regular orders with other manufacturers who are possibly nearer home.

Elegant simplicity is the popular style today, and that is the keynote of the Northern line.

Above all, everything is WELL MADE. You won't find Northern furniture falling to pieces on your floor.

And then the finish! It is strictly up to date. It is the latest and looks the latest thing on the market.

That's why the Northern line sells fast and always sells.

We make it a point not to let slow sellers get on the floor of any dealer. The goods are elegant and popular. The prices are right—from low and moderate to as good as even the highest class dealer wants to pay. Our medium-priced furniture has been gradually making its way into some of the most exclusive furniture houses in the United States.

Drop us a card today and let us send you a special circular showing our full line of Princess and Empress Dressers.

Northern Furniture Company, (216 words)  
Sheboygan, Wis.

## WORDS OFTEN MISUSED

**Proposition.** Only in American business slang is a difficulty called a "proposition," as in "He had a hard proposition on his hands." We may say, "We have your proposition under consideration," though even here "proposal" would be better.

**Proven.** A Scotch legal term, not to be used for "proved." "He has proved his case" (not "proven his case").

**Providing.** Not to be used for the conjunction "provided," as in "I will go providing you supply the money" (not "providing you supply the money").

**Quantity.** Not to be used for "number," as in "What a number of figures you have on your slate!" (not "What a quantity").

**Quit.** Not to be used for "stop," as it properly means leave, go away from. Do not say, "Quit your joking," "Quit work," though you may say, "He quit the town" (that is, went away), say the purists.

**Quite.** Commonly though not properly used for very, or the like, as in "quite a good deal of wood," "quite a long way," etc. "Quite" means entirely, as in "The pitcher is quite full," "She is quite the lady," etc.

**Railroad depot.** Properly a "depot" is a place to store goods, not a station where people may enter and leave trains of cars. In the latter sense it is common in the United States, though not in England, where the word "station" is used.

**Railway.** Same as "railroad," and preferred by Englishmen.

**Raise—rise.** These are two entirely different verbs not to be confused. "Rise" never takes an object, "raise" always does. Say, "He raised the flag-pole," "See the flag-pole rise"; He rose in the morning at eight"; "Rise up" (not "Raise up") "a moment."

**Raise.** We "rear" children, do not "raise" them.

**Rarely.** Say, "It is very rarely that we find so white a diamond," not "It is very rare."

**Real.** Do not speak of a thing as "real nice." "Really fine," "really attractive," etc., show the correct form.

**Receipt—recipe.** "Receipt" is preferred in speaking of a formula for making pastry, while "recipe" is used of a physician's prescription. The old idea that "receipt" means only the act of receiving is not well founded.

**Relative.** Considered better than "relation" in speaking of kindred or family connections, though Lamb uses "relation" in his essay on "Poor Relations."

**Reliable.** Condemned by some because it stands for "rely-on-able" and the "on" is left out—but in universal use.

**Remember—recollect.** Do not confuse. We "remember" without

effort, spontaneously, we "recollect" by effort. Say, "I do not remember what was said," "I was trying to recollect what was said."

**Rendition.** Do not use this word for "rendering," as in "Melba's rendering of the music" (not "rendition").

**Reside.** A big word for "live."

**Residence.** A man acquires a "residence" in a place by living there a certain length of time; but it is better not to call his house his "residence."

**Retire.** Ordinary people prefer "going to bed" to "retiring," saving that word for "retiring from the army," etc.

**Reverend—honorable.** Always say "the Rev. Mr. Blank," "the Hon. Emily Lawless," never omitting the "the." Likewise do not omit "Mr." after "Rev.," as in "the Rev. Smith," though we may say "the Rev. Hiram Smith."

**Ride—drive.** The English say we go "driving" in a carriage and "riding" on horseback.

**Right.** Not to be used for "ought," as in, "You had a right to tell me," meaning "You should have told me." It is correct to say "Sit right down" or "Go right to work."

**Rubbers.** The English prefer to call overshoes "gums" or "goloshes" rather than "rubbers," as Americans do.

**Rugged.** This word in such a sentence as "Are you feeling pretty rugged this spring?" is said to be an Americanism. "Rugged" properly means "rough," as a "rugged oak."

**Run.** Do not say, "I run over to see you," but "ran over," though "I have run across to see you" is correct. The past tense is "ran," the past participle "run."

## CHAPTER XIX

### Advertising and Follow-Up Letters

A good soliciting letter must be condensed to the very utmost in order to get the attention of the reader, but at the same time it must be long enough to tell the whole story. Many soliciting letters fail because they are so long that they are never read, and an equal number because they are so short they create no desire.

To make sure they will be read, they should usually be written in very short paragraphs.

To make sure they are effective, they must follow closely

the order of appeal described in the chapter on Salesmanship in Letter Writing. (See Chapter XXI.)

When the argument is too long to be contained in a short letter, it should be given completely but briefly in the letter, and then fully and more at length in an inclosed printed circular which will be read only in case the letter has produced an impression.

When attention has once been gained, a more argumentative and less condensed style is permissible, as shown in letter No. 102.

## 101

This letter was sent to a list of managers of large business houses not before appealed to:

<sup>1</sup>Dear Mr. Blank:

I am not personally acquainted with you, but I know you as a man who is at the head of a big business because he is willing to pay for ideas. Ideas are far cheaper than printer's ink or postage.

I have some ideas on "How to Write Letters that Pull" that have been worth hundreds of dollars to others, and no doubt would be to you.

I can make an \$8-a-week girl write better letters than a \$25-a-week correspondent can dictate. Do it by the Sheldon System of form paragraphs. This method helped the R. D. Nuttall Co. to get 36 orders where before they got 25—nearly 50 per cent more business out of the quotations made.

I can show travelling men how to get orders by letter from towns they can't afford to visit.

I will tell you how I got \$2,000 worth of business from 2,000 grocers by a single letter to each—\$1 for every letter.

I can prove my ideas worth money by letters like the inclosed from the Advertising Manager of Lyon & Healy and many others.

If you can furnish the names of correspondents, stenographers, and salesmen in your office, I will personally show each

one how he or she can make himself worth 10 to 50 per cent more to your business.

Won't you give me a chance? Let me send samples of my Instruction Cards with bill on approval.

<sup>1</sup>Cordially yours,

(246 words)

<sup>1</sup>These familiar forms are justified on the ground that they help to secure the attention of the particular person they are intended to reach—the general manager of a large business, who is very hard to reach with a circular letter. They are not to be used on ordinary occasions.

102

**Sales Letter with Catalogue**

Dear Sir:

We take pleasure in inclosing circular descriptive of the "Sure and Easy" fire extinguisher.

Answer this question: In case of fire, would your insurance really make good your loss?

You are always the loser by fire, however well you are insured, for insurance does not cover injury to your business nor all the discomfort and inconvenience that go even with the smallest fire.

Nine tenths of all fires could be put out before much if any damage was done—IF YOU HAD SOMETHING AT HAND FOR INSTANT USE. The trouble comes from the few minutes in which you are turning in the fire alarm, getting a bucket of water, or running for a blanket.

And then think of the horror of having your wife or daughter or child, or even your servant, burnt to death by reason of dresses catching fire!

Perhaps you do not know that you can prevent these little accidents VERY EASILY, and at small cost.

The "Sure and Easy" fire tube contains a perfectly harmless powder. It is just large enough around to fill the hand, and hangs on the wall in kitchen, store, or factory. The ring by which it hangs is attached to a friction cap. All you have

to do is to catch hold of the fire tube and give it a jerk from the hook. This pulls off the cap, and you flit the powder over the fire, which will be extinguished instantly. The heat liberates carbonic acid gas in large quantities, and that smothers the fire.

This powder is far superior to water for many reasons. First, if a lamp explodes and the oil catches fire you cannot put out the blaze with water, because the oil floats on the water and burns all the more fiercely; second, you can't put out any blaze with water unless you have a drenching shower, and to get that requires time, even when you have a good hose playing (water puts out fire only where it touches, and it is not easy to make it touch many spots at one time); third, water often does far more damage than fire itself, spoiling wall paper and upholstered furniture, carpets, etc. The "Sure and Easy" produces a gas that cannot possibly do any harm to anything, and it instantly penetrates to every corner, for gas, unlike water, tends to diffuse and spread in every direction.

What is more, this fire extinguisher is unobtrusive and occupies small space. You can paint the tube the same color as the wood work, with only the word "Fire" standing out in red to attract attention. The tube may hang there unused for five years, and the powder will be just as good then as the day you put the tube in place.

That this is a practical device is testified to by the fact that tubes of this kind are required on every theater stage, in every factory, in every crowded department store, even when fire hose is also required. Just read a few of the stories of how these fire tubes have saved thousands of dollars' worth of property, and scores of lives!

There are many inferior powder fire extinguishers on the market, of some of which you may have heard. The other day there was a test at the works of the Deering Harvester Company. Four brands of extinguishers were tried. A bushel of rags was saturated with a gallon of gasoline. After the fire had been burning one minute, and was a fierce blaze, the test

was made. The liquid extinguishers produced no effect whatever on the fire. The rival powder extinguisher failed to work because the powder was caked and would not come out of the tube. Age always cakes inferior powders. The tube of our powder that was used had been hanging for two years in a damp place and was all rusty on the outside, but it instantly extinguished the fire, and it was the only extinguisher that did.

You ought to have a "Sure and Easy" extinguisher in your kitchen where the hired girl can use it; one or two in the cellar, wherever you have a furnace, straw, shavings, or oil; and one on the inside of every closet door within easy reach in case a lamp explodes, a candle drops burning fat, or a lighted match touches a curtain or dress.

The "Sure and Easy" costs only \$3. We pay the express to any part of the United States. We will pay \$1,000 for information of any case in which the "Sure and Easy" fails to work. Reference, First National Bank of Chicago. Send your order to-day. You may have a fire to-morrow.

Very truly yours, (802 words)

Note that—

When you get a man's interest, indicated by his sending you an inquiry, you are justified in writing him a long, strong letter, especially if he is the kind of man who may be expected to read a long letter.

When you write to a man for the first time the situation is very different. You must first get his attention and interest, and that requires a rather short letter.

103

### Letter Soliciting Advertising—2d Follow-Up

New York, Feb. 4, 1902.

Messrs. Fossenden, Scaper & Co.,  
Joliet, Ill.

Gentlemen:

As you are fully aware, the circulation of The Home Companion is gained by the arrangements we have perfected with hundreds of small publishers in the smaller towns throughout

the United States to club the magazine with their newspaper. The Home Companion has been so remarkably well received by the people in these small communities and rural districts, as to make it impossible for us to fill the demands for our January and February issues, notwithstanding that we printed a quarter of a million copies of each.

In view of this great demand our edition for March and future issues until further notice will be half a million copies, and we and the New York Lithographic Company guarantee that these copies will properly reach that number of families, the best of the mail buying class.

Let us say now and emphatically that this is not a free distribution. That the magazine is not a supplement to any newspaper. That the magazine is not circulated by department stores or other stores. It is an independent publication issued independently in each of the small towns, and is advertised, specially featured, and in other ways given wide publicity according to the progressiveness of the publisher handling it. Our method of securing circulation is merely the application of the principle that if one man can accomplish certain results, a thousand men properly directed should accomplish a thousand times as much as the first man.

Space in the March issue will cost \$2.00 a line for black advertising, and \$2.50 a line for color advertising. If you are looking for the most effective advertising in the mail order line, advertising that is bringing large returns to the most particular advertisers, this is your opportunity. We specially recommend a color display for those looking for quick returns. Proofs of circulation will be furnished at any and all times. Pro rata reduction in cost of advertising should our circulation not be as claimed. Can you ask for more?

Very truly yours, (334 words)  
The Home Companion Company.

This letter begins, "As you are fully aware." Of course the reader of the letter was not aware; but this is a tactful and effective way of introducing the statement that is to follow, only the writer overdoes

the matter by including the word "fully." The word is unnecessary, for "As you are aware" serves every purpose; and as a matter of fact "fully" even spoils the intended effect to some extent by insisting over much, so making the reader suspicious.

The frank statement of how the circulation has been obtained is a most happy stroke. Many publishers would have concealed the facts. This one realizes that the facts are interesting in themselves to the reader and so are likely to win a hearing from him; but, also, confidence is invariably given by frankness.

The weak part of the letter is the second and third paragraphs. They insist a little too much. The reader is interested in the method of securing circulation, which will probably strike him as a clever idea. A very brief statement of the results of this scheme, selected from the most telling sentences of the third paragraph, would be appropriate. The subject-matter of the second paragraph might better have been condensed into the last paragraph, or omitted altogether. The last paragraph might easily be condensed in its wording. The tone of suggestion and recommendation is effective, since it assumes confidence and a friendly feeling; the assumption of such a feeling goes far toward producing it.

### **A Series of Follow-Up Letters For a Private Teacher of Shorthand**

#### **I.**

104

Dear \_\_\_\_\_:

It is with great pleasure that I am sending you a copy of my catalogue, in which you will find outline of my course and scale of prices.

There can be no doubt in the world that you stand a great deal better chance to finish a course in shorthand in the shortest possible time and get a profitable and highly paid position when you finish, if you take private instruction.

For the past five years I have been training young people like you, and I have had very remarkable success. Probably no other school in the city can show so many high-grade positions obtained, at salaries ranging from \$12 to \$35 a week, as I can. In the catalogue you will find the stories and opinions of a few of those I have placed. What others have done you surely can do.

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If you come into my class I will personally show you **the** short and rapid forms in writing, and will give you dictation from the very beginning of the course, so you will become accustomed to the voice and get the practice required for actual office work.

You know high salaries are paid to those who learn to write accurately punctuated, spelled, and worded letters. Employers pay to have their grammar corrected. My Office Practice Method in letter writing provides you with actual facsimile typewritten letters to be answered, on each letter is a notation such as a manager would make telling the student what to say in reply to that letter, and reference to the textbook in which many letters like the answer will be found. In connection with this work I have a simplified system of business punctuation, and a method of showing you just how you can test the grammatical correctness of every sentence you write.

Your letter makes me feel a warm personal interest in you, and I should be very much gratified if I could take you through my course and find you one of those well paid positions to which you would be entitled.

Can't you come in to see me and let us talk the matter over a little further?

With very best wishes,

Cordially yours, (367 words )

II.

105

Dear \_\_\_\_\_:

I have been expecting to hear from you every day for the past week, but perhaps you haven't quite decided whether you want to study shorthand or not.

I can conscientiously say I do not believe you could do a wiser thing.

In any kind of office clerking, you cannot possibly hope to start at more than \$5 to \$8 a week, while after six months

study of shorthand you can easily get \$8 to \$12, and you ought to hope for a position at \$15 a week before the end of the year. Within one year from to-day I honestly believe you will have more money in your pocket if you study shorthand for four to six months and then work the rest of the year at a good salary, than if you start to work at once at an ordinary salary, which will be increased only very slowly.

Besides, shorthand offers an admirable stepping stone to higher positions. You come at once into the private office of the manager, have an opportunity to learn the inner workings of the business, and if you have any original ability you can show it and even work up to be manager yourself.

You have a very important decision to make just now, and it would be sad if you were to make a serious mistake.

Why don't you come in with your father or mother, or some friend who can advise you, and let us talk the matter over together fully? I shall be delighted to see you, and will take pleasure in showing you our attractive rooms. I know you would enjoy working here.

Very cordially yours, (278 words)

### III.

106

Dear \_\_\_\_\_:

It has occurred to me that possibly the reason I have not had the pleasure of seeing you at my school is that you think my prices rather high.

Nominally my prices are a little higher than some, but not higher than those of any first-class school.

The fact is, you can't afford to study in a school where lower prices are made.

In every case to my personal knowledge they either prolong the course so that they get just as much money out of you in the end, or else they slight the attention they give you by reason of their inferior teachers and large classes, and you

go out able to earn less than two-thirds of what you can earn after completing a course with me.

When you study with me you get a teacher of known experience—the very best.

You complete your course with me in the shortest possible time.

And then I get you a really good position, where you will have a chance to earn what you are worth.

Of course if you have enrolled in some other school or given up the idea of studying shorthand, I do not wish to trouble you further.

May I not have a line from you telling me just how you are situated now? If there are any other points on which you would like further information, I shall be only too glad to write you fully, or talk with you if you will call.

Trusting you will favor me with a line by return mail, I am, as ever,

Very cordially yours, (269 words)

When the amount of money involved is so large that the customer cannot decide offhand but must inevitably take time to think it over, a series of encouraging letters should be written to him, called a "follow-up system."

The style of these letters must be adapted to the person who is to receive them. A business man, accustomed to quick decisions, cannot be treated in the same way as a boy or girl student would be.

For the latter a tone of warm personal interest is indispensable. To be able to throw this tone into a letter at will is one of the fine arts of letter writing.

This cordial, inspiring, warming tone is the one required to keep agents interested and in a mood for work.

### WORDS OFTEN MISUSED

**Same.** Not properly used as a substitute for the pronoun "it," as in "Send us the watch and we will return the same to you as soon as possible." This is commercial jargon. "The same" is used properly when a noun is implied after it, as "It is the same that I am speaking of," meaning "the same book" or "the same story," or the like.

**Saw.** Do not say, "I never saw anything like it" for "I have never

seen anything like it," nor "I was never in Philadelphia" for "I have never been in Philadelphia," since the speaker implies that he is including all time up to the present.

**Scared of.** Not a correct substitute for "afraid of."

**Scholar—pupil.** Interchangeable, though custom perhaps leans toward the use of the more dignified "scholar" for older pupils.

**Science** means "systematized knowledge," and it is absurd to speak of a "scientific dog-fight." "Art" means skill; so we speak of the "science of grammar" and "the art of writing correctly." If grammar is an art, it should not be spoken of as a science. I should call grammar properly a "science," "English composition" an "art." "Butter-making" is more an art than a science.

**Score.** Vulgarly used in such a sentence as "Paderewski scored his usual success."

**Section.** Used for part, as in "Your section of the country." "Section" is said to be a Westernism.

**Seem—appear.** Things "seem" to the mind, "appear" to the senses. "He appeared to be all right"; "This seems correct."

**Seldom or never.** Often miswritten "seldom or ever." "Seldom if ever" is proper.

**Set—sit.** These are two entirely different verbs. The past tense and past participle of "set" are also "set." The past tense and past participle of "sit" are both "sat." Say, "Set the glass on the table" (something must always be set). "Sit down on the couch" ("sit" never takes an object). A hen "sits," though the sun "sets" (short for "settle," a different word from the transitive verb "set"). A coat "sits" well. They "sat" on the couch. We "set" out for Washington. The court "sits," and so does Congress. Say, "As cross as a sitting hen."

**Settle.** It is not the best usage to speak of "settling a bill," meaning to pay it, though we may "settle differences" and so "settle a disputed account" if there are differences to arrange.

**Sewage—sewerage.** The "sewage" is that which runs through the system of "sewerage."

**Shall—will.** "Shall" is used after "I" and "we" to express mere futurity, or prediction, "will" after "you," "he," "she," "it," "they," and all nouns and other pronouns.

But if the speaker exercises his will and states what he wishes or means to bring about, "shall" and "will" are used inversely, as in—

"We will go to town to-morrow" (are willing to go) "if you think best."

"You shall do it" (I will exercise my will to make you).

"They shall be there" (implying, "I will compel them to be there").

In questions, if "shall" or "will" is expected in the answer, the word expected should be used in the question:

"Shall you like this arrangement?" Answer, "I shall."

"Will you go?" Answer, "I will."

"Shall he be called?" Answer, "He shall be."

"Will he be at home?" Answer, "He will be there."

In indirect discourse, "shall" or "will" is used according as the speaker used one or the other in direct discourse.

"He says he shall go to the concert" (because he really said "I shall go").

"Will" cannot be used with the first person in an interrogative sentence, for no one can know one's own will but one's self.

"Shall I be late?" ("Will I be late?" is not sense).

"Should" and "would" follow the rules for "shall" and "will."

"I should like to know your father."

"You would do me a favor by repeating the word."

"Should you like to see her?" Answer, "I should."

"He said he should like to see her."

"Like," "be glad," etc., should never be preceded by "would" following the first person, since the very nature of these words precludes an exercise of will. Say, "I should be glad to hear from you"; "I shall take great pleasure in doing as you request"; "We should like to accommodate you if we could."

## CHAPTER XX

### Display in Letter Writing

In order to get attention it is often desirable to make every paragraph a single extremely short sentence. In ordinary letter writing this would be too abrupt and jerky. It is justified only on the plea of gaining attention.

If it is not practical to write short sentences, clauses or phrases may be displayed as paragraphs. Any phrase set off as a paragraph by itself is emphasized far more effectively than if it were written in red ink or underscored or capitalized.

The underscore emphasizes single words very well, but is not effective for clauses. Capitalizing is objectionable because capital letters are so much harder to read than small letters. When you have emphasized one word by underscor-

ing, another one may be emphasized by capitalizing. But in the case of long clauses, the display paragraph is much the best.

## 107

**Letter to Clinch Orders**

**Good letters to clinch** orders are not common. The following is one I have used myself with success when sample cards on Business Correspondence have been ordered by a business man on approval with deposit of \$1, subject to return:

Dear Sir:

I have received the dollar you sent and inclose the first installments and full outline of the **Sheldon System**.

Notice:

1. There are no lessons or exercises to prepare. You apply the suggestions directly to the letters you are writing every day, and if you wish you may send two bundles of carbon copies to me for criticism.

2. If you want help on special letters, I will either rewrite entirely one or two letters, or give you a general criticism twice of your follow-up system. This service is worth twice the cost of the system.

Remember, I can't teach you how to run your business;

I can't show you how to get dollars from letters dropped in a rat-hole; but

I do know what human nature is, and perhaps you don't; and

I do know how to line words up so they will make people send you business, so far as any words will do it.

Let me add my general knowledge to your special knowledge and win.

Send the remaining \$9 to-day and let us get to work. If you prefer, you may send \$2 now, and \$3 a month till you have paid \$12 in all.

A prompt answer will be appreciated.

Cordially yours,

(208 words)

108

**Letter Soliciting Advertising**  
(Every Sentence a Paragraph)

Dear Sir:

You have had your chance in life.  
You improved it, too.  
We know it because you're advertising.  
No one can advertise without money.  
Having money, then, we know the rest.  
And we're going to give you another GOOD chance.  
The chance is Boyce's BIG WEEKLIES.  
Seven hundred and fifty thousand of them every week.  
Every copy is sold by our own agents, for cash-on-the-spot—(5c).  
Cash sale circulation is always a live circulation.  
All these papers are sold in the small-town districts.  
Country people are forced to buy by mail. They're good buyers.  
You are advertising to just that very sort.  
People have wants in Summer just the same as in Winter.  
See inclosed memo bill. A trial won't cost much. Why not try it—once?  
Key your advertisement. We'll stand or fall by the results.  
Yours very truly, (142 words )  
HAJ/R W. D. BOYCE CO.

109

**Another Letter Soliciting Advertising**

New York, June 20th, 1907.

Mr. Sherwin Cody,  
Security Bldg., Chicago, Ill.

Dear Sir:

The highest-priced editorial writer in the world,  
ARTHUR BRISBANE,  
has just come from an interview with  
MRS. EDDY

at her home. *He got the whole story direct from her.* Look for it in the

AUGUST COSMOPOLITAN.

Think of Mrs. Eddy's story told by herself, translated in the words of Arthur Brisbane!

It will be the greatest magazine article that has appeared in years—rivaling the daily paper in its importance and timeliness.

The August Cosmopolitan's first edition will be over 500,000. How much a possible second edition may be we can only conjecture.

We have been favored with your advertisement for one issue. I am going to suggest that you place a definite six-time order and I will call the insertion you have had as part of that order so that you will receive the 12½ per cent discount on the *business you have already placed.*

Or why not place your business on a "tf" basis and you will be entitled to the long time discount of 12½ per cent credited every six insertions.

Are you with me for the August issue and shall I expect your order through W. D. McJunkin—forms close July 3d?

Very truly yours, (201 words)

Gridley Adams.

Soliciting advertising is one of the hardest things in the world. Every advertiser receives scores of letters every month. He pays little attention to them in most cases, throwing them in the waste-basket as soon as he sees where they come from.

What can a writer do to keep his letter out of the waste-basket?

Intensity of style and display did it in the case of these letters.

But such a style as this is to be used very sparingly. On the floor of the stock exchange men act like wild animals, because if they didn't act that way men wouldn't pay any attention to them. But if they acted that way in their offices we should think they had gone crazy.

This style of letter writing would be crazy unless there were some special good reason for it. Never let it become a mere bad habit.

110

(Letter-head) June 10, 1919

School of English,  
534 Opera House,  
Chicago;  
Gentlemen:

Surely you are using Form Letters. The extensive advertising you are doing would naturally demand them. Now, the only points for you to consider are these:

Is the quality satisfactory?

Does the "fill-in" match the body?

Are the prices right?

If you are satisfied on all these points why, we're glad to know it. If for any reason you are *not* entirely satisfied, we shall also be glad to know this, as we are confident that we can suggest a way by which satisfaction on all of the above points may be secured.

The return of the inclosed card will bring full information, with samples.

We await your reply with interest.

Very respectfully, (114 words)

H. M. Van Hoesen Company,  
By H. M. Van Hoesen, President.

This shows a new way of arranging the address that may be used occasionally to give an up-to-date air to special letters. Do not use it all the time.

111

(Letter-head) Feb. 4th, 1919.

School of English,  
534 Opera House Block,  
Chicago, Ill.

Subject: Advertising in The Four-Track News.

Gentlemen:

In nearly every magazine and newspaper some attention is given to travel. In the magazines there is generally one illustrated article about distant lands, or queer places, or beau-

tiful scenes. The chief interest of the illustrated weeklies is in pictures of places.

This positive proof of the great attractiveness of travel articles is what first led to the establishment of The Four-Track News.

It is the only illustrated magazine of travel.

It caters to the universal desire for knowledge about countries and places other than one's own; and having a distinct reason for being, it appeals to its readers with more than ordinary force.

The Four-Track News is gaining in circulation and prestige every day, and the 50,000 copies printed every issue have been insufficient to meet the recent demand.

We think if you will examine The Four-Track News you will not only want to advertise in it, but will want to read it. We shall be glad to answer any question, or to have you ask your advertising agent about the magazine.

Very truly yours, (183 words)

Geo. H. Daniels,  
Publisher.

Writing the subject at the head of a letter is a convenient and useful method, often used by railroads. It may take the flare of an advertising display line to catch and fix attention. It is a mistake to use it on all letters.

### WORDS OFTEN MISUSED

**Shire** means "county," so it is a duplication to say "county of Yorkshire" instead of "county of York," "county of Berks," "county of Buckingham," etc.

**Should.** This word, in addition to its use as an auxiliary in expressing future action, may be employed to express obligation. It is not so strong as "ought." Say, "You ought to obey your mother," "You should go to see Booth in Hamlet."

**Sick—ill.** The English use "sick" as meaning "sick to the stomach," and "ill" for any other bodily indisposition. "Sick unto death" and "sick of a fever" are terms found in the Bible, showing that the American "sick" as a substitute for "ill" is the older usage.

**Signature, over or under?** It is the best form to say "under one's signature," not "over," though what is written is actually above the

**signature.** "Under" is derived from the legal formula, "under my hand and seal."

**Since.** Not to be used for "ago," as in "I attended a wedding not long ago" (not "not long since"); "I saw you once on the cars, some weeks ago" (not "some weeks since"). Since requires an object or clause after it, as "since then," "since I saw you," etc.

**Since when.** Better to say "and since then."

**Single.** Superfluous in such expressions as "not a single one," "not a single individual," unless great emphasis is desired which can be obtained in no other way.

**Sir.** The English title "Sir" must be followed by a Christian name, as "Sir Thomas" or "Sir Thomas Lipton," not "Sir Lipton."

**Smart.** Not correctly used to mean "clever," as in "That is a smart boy." Say, "That is a bright boy" or "a clever boy." "Smart set" is all right.

**Smell of.** "Of" is superfluous and should be omitted.

**So.** Required in place of "as" after a negative, as in "He is not so old as he looks," not "He is not as old as he looks."

**Sobriquet** should never be written "soubriquet."

**Solicitude—solicitation.** We feel "solicitude" or anxiety about our friends, but speak of the "solicitation" of funds for the church.

**So much so.** This expression is frequently used in cases in which the filling in of the ellipsis would result in manifest absurdity, as "He was very sick, so much so that a doctor had to be called" (that is, "so much sick"). Say, "He was very sick, so sick that," etc. "The crowd pushed frightfully, so much so that we were nearly crushed to death" (that is, "The crowd pushed so much frightfully that," etc.). The phrase is very seldom correctly used.

**Some.** Not to be used for "somewhat," as in "We are some happier than we were," "She is some better," "I think some of going to the country." In all cases substitute "somewhat."

**"Something like this"** is an idiomatic and correct expression.

**Specialty—speciality.** The latter is frequent in England and is the older form, though it has gone quite out of use in this country.

**Splendid.** At least do not speak of a "splendid cup of tea." The word means "having splendor," "bright and shining."

**Standpoint.** Condemned by some, though universally used. The purists substitute "point of view."

**State.** This word means "formally declare," "set down in writing." It is therefore undesirable to use it for "said" in such simple expressions as, "He stated he liked golf." "He stated his case fully to the court" gives a correct use of the word.

**Stimulus—stimulant.** "Stimulus" is any kind of "goad" that drives

one to action; a "stimulant" is used only of a medical preparation which stimulates the body.

**Stop.** Not to be used for "stay." Don't say, "Are you stopping at the Waldorf?" "Stop" means to cease to go forward.

**Street.** There is a notion in the United States that a street does not include the houses on either side, and hence the houses are said to be "on the street." They are properly "in the street," for the street includes the houses. "On the street" in England suggests living in the streets, as a beggar or prostitute.

## CHAPTER XXI

### Salesmanship in Letters and Advertisements

If you wish to write letters or advertisements that will get orders, it is necessary to do five things.

First, take the natural desire for the thing to be sold which you may expect the customer to have already, and try to fan up that natural desire into a very keen desire.

Always start from the customer's point of view, never by telling what you have to sell.

Second, show the customer just how the thing you have will help him to satisfy his desire. In other words, appeal to his common sense.

Third, do something to prove your statements, for the ordinary man thinks that most salesmen and advertisers are liars, and proof is necessary to give him confidence.

Fourth, write your letter in that energetic, enthusiastic, forceful, friendly style that will make the man feel like ordering.

Fifth, tell him just exactly what you want him to do, as if were placing an order blank under his hand, giving him a pen, and telling him to write his name *there*. Many a soliciting letter fails because when the customer has read the letter through, he is somewhat confused in regard to what he is expected to do, and so he puts the matter off and forgets all about it.

### Letter Used by a Correspondence School

Gentlemen:

You are not getting maximum results out of your advertising unless you follow it up with **LETTERS THAT PULL**.

How many names have you on your list from which you've got no business because you didn't know how to write Letters that Would Pull from them?

The most successful man on earth can get **MORE BUSINESS** if he learns to write *more kinds of* **LETTERS THAT PULL**.

You can add \$1 to \$10 a week to the value of any correspondent or travelling salesman in your employ if you will educate him a little on How to Write Letters that Pull.

The Sheldon System in Office Salesmanship is just as necessary to you as a typewriting machine, or a filing cabinet, or your book-keeping system—far more necessary, in fact, because it goes to the roots of things and shows you how to keep your other systems busy.

What is more, I prove my claims. The enclosed facsimile letter states that the correspondent with the R. D. Factory Co. increased the number of orders he got when making quotations from 25 per cent to 36 per cent—nearly 50 per cent more business through applying suggestions he got from my Instruction Cards. Mr. H. D. Henry says, "Your Card System is truly 'multum in parvo,' and is presented in such a clear and practical way that one cannot help being greatly benefited by it. I certainly am delighted with it, and am getting new pointers from it every day." I can show you scores of testimonials like these.

The NEW Sheldon System gives you all the latest follow-up systems and devices, some of the best pulling letters put out in recent years, a new and very successful method of handling dealers by mail, a new sure, easy way of collecting money through banks, and special systems for jobbers, retailers, banks, publishers, manufacturers, and insurance men.

And behind the Sheldon System is an expert who will re-write your letters for you if necessary. Three personal criticisms absolutely free with the Sheldon System, and answers to questions at all times.

The price is \$10 cash. Pin a \$1 bill to this letter and send in the inclosed addressed envelope at my risk. By return mail I will send you the first six cards and any additional information you desire. If you don't like them, send them back and your money will be refunded instantly without a word. If you have paid \$10 for the OLD System and want the NEW, \$5 will pay for the new set of cards in a loose-leaf binder and one additional criticism.

Cordially yours, (438 words)

### Letter Used to Sell Books

Dear Sir:

How many form letters did you throw into the waste basket this morning?

Have you ever considered that perhaps some of your own letters are cast aside in the same way—that they sometimes fail to win the attention and interest of the men to whom you send them?

Your letters are your salesmen. It is by your letters alone that out-of-town customers judge your methods. If they are dry and uninteresting, if they lack the tone and snap of words that win, they will seldom get the reading you desire them to receive.

Letter writing is an art, but it can be easily mastered. Most men write poor letters through habit. Constant dictating gets them into a rut. They treat all cases about alike—answer all inquiries in the same conventional, stereotyped way. But you can get out of this rut. Master the few underlying principles of successful letter writing given in the National Library of Business English and Office Practice. Then

your letters will have all the life, all the interest possessed by a first-class salesman.

These four books are the product of a national correspondence authority, an actual business letter specialist whose letters have sold hundreds of thousands of dollars' worth of goods.

They comprise a complete college course in the use of effective English. Read them at your leisure, put them into practical, immediate use. They will get you out of the habit of writing cold, stereotyped letters that do not *pay*.

But we cannot describe these books within the compass of this letter, so thoroughly do they cover the subject, so great is the value that they contain. Read the circular—it tells more, but not half. All we can say is, "Get the books—read them—if a single chapter isn't worth more than the entire price we will promptly and cheerfully refund your money."

These books regularly sell for \$3, but we are now offering them to manufacturers at the special *wholesale price* of \$2 a set. Pin your remittance to the circular inclosed and send it to us to-day.

Yours very truly, (351 words )  
The Business English Company.

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### Letter for an Industrial Detective Agency

Dear Sir:

Any big corporation like yours that didn't check up and audit its money accounts, might go on doing business for years, but would be in danger of bankruptcy at any time because of unsuspected losses.

Do you realize that it is equally important to check up your labor accounts to see who is stealing goods (the same as money to you), who is wasting time or material?

Your best employees may be wrongly suspected and discharged.

You cannot afford to trust to superficial appearances when you can have reliable inside knowledge for a trifle.

We are expert auditors of labor, and for a very small amount can put one of our operators in your place during the coming rush season when you are taking on scores of people you do not know. The cost will be surprisingly small.

We can give in strict confidence the very highest references if desired. Will you not drop us a line to let us know how you are situated in this regard?

Very truly yours, (169 words)

115

**Soliciting Letter for an Advertisement Writer**

Dear Sir:

I do very little copy writing, but when you are "up against it" call on me.

I believe there is no other writer of advertising who can analyze a hard situation and get to the bottom of a business as quickly as I can. I took one of the biggest college prizes for solving original problems in calculus, and at the same time I am admitted to be a leading authority on effective business English.

If you're an advertising manager, let me freshen your work by writing a letter or two for you, or a display advertisement.

If you are a firm that wants a big increase of business and can't employ a \$5,000 or \$10,000 a year advertising manager exclusively, let me handle your advertising and pay me \$5 a week up—I charge for just what I do.

I am not an artist, but I know where to get simple, effective, original designs.

I can make a handsome booklet for less money than any one else I know.

And I can write copy (letters, display, booklets),

That crams more effectiveness into a short space,

That makes a cleverer psychological appeal to the buyer,

That is written in more free, intense, colloquial English, Than most other advertising men, while my prices are the very lowest for such work as you can afford to use—the best. I do not believe that any amount of money will buy better work for you.

Cordially yours, (244 words )

116

### Letter to Grocers to Sell Brooms

Dear Sir:

There is nothing like pleasing your customers, even in such a small matter as brooms.

It is just as easy to have the best brooms sold in the West as to have the worst brooms, or medium brooms, or any brooms whatever that are not the very best.

And the best are those which the woman who sweeps will like to handle because they gather up the dirt and wear well.

There are several hundred grocers in the State of Ohio and adjoining states who have been buying Lee & Stuart brooms for years, and we feel sure that you will be one of our life-long friends if you once get started with us.

Inclosed you will find our broom catalogue. The nicest light broom we have for general sale is the "American Lady." The canary handle on this broom costs 20c a dozen extra, but on any order you send us within the next ten days, we will give you an "American Lady," with canary handle, at \$3.25 straight.

If you will make up an assorted order of five dozen brooms we will prepay freight direct to your station (you deduct the amount of freight from your bill when you receive it).

Our terms are thirty days net, but if after you receive the first lot of brooms you like them well enough to authorize us to ship you 25 dozen in all, in various lots from time to time,

as you need them, we will give you an additional discount of 5 per cent.

All our goods are absolutely guaranteed to please you, so that you take no chances whatever in ordering from us. Any brooms you do not like may be sent back immediately at our expense for freight both ways.

Just fill out the inclosed postal card, and drop it in the mail TO-DAY.

Yours very truly, (312 words)

117

**Letter Used by Clothing Manufacturer**

Dear Sir:

When it rains, and the waters dash over your vessel, do you wear an oil-skin that greases all your clothing, smells bad, looks dirty, sticks together when it's hot, gets stiff and heavy, and requires constant oiling?

Or do you wear rubber, that quickly breaks and cracks, can't be mended when it tears, and is hot and heavy in the sun?

Rainproof is a new patent absolutely waterproof material that beats rubbers and oil-skins at every point.

It is **ABSOLUTELY WATERPROOF**. The bags you see pictured below have been hanging over a radiator in our shop since Dec. 16 last, filled with warm water, and not a drop has leaked through.

It is light and cool.

It is as clean as the newest and freshest rubber, you can throw it over the daintiest lady's dress with perfect safety, you can hang it in the same closet with your evening clothes and get no taint of odor.

It will wear five times as long as rubber.

It is fireproof, and will not burn even when you hold a lighted match right against it.

It is really **VERY CHEAP**, considering its value.

We are willing to let you turn the hose on any garment,

make a water-bag of it, or test it in the heaviest rain, and if it does not prove all that we represent, it may be returned at our expense and we will refund your money instantly. We make this guarantee because for more than three years we have seen Rainproof tested in the heaviest military service in the Philippines, in fire departments, and on the backs of rural mail carriers.

You ought to have on board your vessel a few 48 to 56-inch roomy military capes for instant use by men or ladies, to throw over the daintiest dresses, cost only \$5 each.

Or we will make you any garment to order—long coat, short coat, trousers, hat, or any thing you desire, at moderate prices. Send us your measure and description or sketch of what you want, and we will quote promptly.

But if you want anything this season, WRITE TO-DAY.

Yours truly, (345 words)

### WORDS OFTEN MISUSED

**Such.** Not to be used for "so," as in "I have never seen such a fine specimen before" (transposed this reads, "I have never seen a specimen such fine before"). Say, "So fine a specimen before."

**Such another.** Say "another such."

**Sure.** Incorrectly used for "surely" in such sentences as "Be here sure," which is better expressed by saying "Be sure to be here."

**Sustain** means to bear up under, and so it is undesirable to use it in the sense of "receive," as "Sustain an injury," "Sustain a setback," etc.

**Taste of.** Omit "of," which expresses nothing. "I tasted the cheese" says as much as "I tasted of the cheese." The same erroneous use of "of" is found in "smell of," "feel of," etc.

**Teach.** We "teach" a person, and he "learns." It is impossible for us to "learn him his lesson."

**That.** Not to be used for "so," as in "She was that pig-headed" (should be "so pig-headed").

Do not repeat "that" unnecessarily, as in "I think that, when all is said and done, (that) you will agree with me." When the intervening clauses are long, "that" is especially likely to be forgotten.

Not to be used for "such a," as in "It had come to that point that I knew something must be done" (say "such a point that I knew").

**That, which, who.** It is said by some, with not much reason, that

restrictive clauses are properly introduced by "that," explanatory clauses by "which" or "who." "The man that makes a million should retire"; "Johnson, who has made a million, should retire." This may be a good rule in general, but only instinct, cultivated by long reading of the best authors, can be trusted wholly. A better rule is to use "that" when the relative is slighted or passed over rapidly, "who" and "which" when more formality is required.

**The.** Like "a," "the" must be repeated for every individual intended. "The Latin and Greek languages" should be "the Latin and the Greek languages."

**Think for.** "For" is superfluous in such sentences as "You will find it better than you think for."

**Those kind.** Since "kind" is singular, it should not be preceded by the plural "those." Say, "This kind" or "that kind." "That kind of apples is best," not "Those kind of apples are best."

**Through.** "I am through" (meaning "I have finished") is an incorrect use of "through," said to be an Americanism. It is hard to see why it should not be as good as "I am done," which is recognized as correct.

**To.** The sign of the infinitive ("to") should not be separated from its verb by an adverb, as in "to joyously recall the happy days of youth, to sorrowfully review the misfortunes of manhood." It is better to say "joyfully to recall the happy days of youth, sorrowfully to review the misfortunes of manhood." The "split infinitive," as this is called, is defended by many, and there are undoubtedly occasions when the meaning cannot be made entirely clear without placing the adverbial modifiers between the infinitive and its "to"; but the construction is to be avoided when possible.

"To" is said to be improperly used for "at" in "I have been to the circus," "I have been to town," etc. In the latter case say "in town." It is not clear, however, that the idea of going is not present here sufficiently to justify "to."

"To" is superfluous in "Where are you going to?"

**Toward—towards.** Interchangeable, though "toward" is preferred. The same applies to "afterward," "onward," "upward," "forward," "backward," "earthward," etc.

**Transpire.** This word does not mean "happen," but "to become known" (*breathe through* the surrounding ignorance).

This is correct: "It transpired that Rockefeller did not control the company."

This is incorrect: "The wedding transpired last week."

**Try experiments.** Since "experiments" are "trials," it is said that it is tautological to speak of "trying an experiment" (instead of "mak-

ing an experiment"). We say "learn a lesson," "think a thought," etc. Why not "try an experiment"?

**Twice over.** If we say a thing "twice," is that not as good as saying it "twice over"?

**Ugly.** In England "ugly" means only "not good-looking"; in this country it means also "bad-tempered" or "vicious."

**Unknown—unknownst.** No longer used by educated persons.

**Underhanded.** Incorrect for "underhand."

## CHAPTER XXII

### **Customs and Regulations of the Post Office**

(Corrected to January 1, 1915.)

Domestic mail matter is divided into four classes, and applies not only to all mail matter addressed to all parts of the United States and possessions, Porto Rico, Hawaii, Philippine Islands, U. S. Postal Station at Shanghai, China, and Panama Canal Zone, but also to matter addressed to Canada, Mexico, Cuba, and the Republic of Panama, and now Newfoundland.

The rates are as follows:

**FIRST CLASS—Letters**, including all sealed packages and unsealed packages containing writing of any kind except the name and address of the person addressed, the name and address of the sender, and certain general directions and inscriptions not in the nature of personal correspondence, 2c for each ounce or fraction thereof, limit of weight four pounds.

**Drop Letters**, to be delivered at postoffice where mailed, not by carrier or at a carrier office, rate 1c for each ounce or fraction thereof.

**Postal Cards** furnished by the government, 1c each, 2c for double or reply cards.

**Post Cards**, when of cardboard similar in weight and texture to the government card, not smaller than  $2\frac{15}{16}$  by  $4\frac{5}{8}$  inches nor larger than  $3\frac{9}{16}$  by  $5\frac{9}{16}$  inches, and bearing the words "Post Card" printed on the address side, 1c each by stamp affixed.

**SECOND CLASS.** Newspapers and periodicals bearing the statement "Entered as second-class matter at the postoffice at \_\_\_\_\_," when mailed by the general public, 1c for each four ounces; when mailed at the post office by the publisher or a news agent, 1c a pound; no limit of weight.

**THIRD CLASS.** Books and all printed matter, including photographs and other pictures when reproduced by any mechanical process, rate 1c for each two ounces or fraction thereof up to 8 ounces; above 8 ounces, parcels post (fourth class) rates apply.

**FOURTH CLASS.** Merchandise, 1c an oz. first 4 oz.; by parcels post combined length and girth not over 72 inches, 5c first pound, 1c add'l 2 lbs. locally; in 150-mile zone (limit 50 lbs.) 5c and 1c, increasing (limit 20 lbs.) in 300, 600, 1,000, 1,400, and 1,800 mile zones to 12c a lb. Insurance, 5c up to \$25, 10c to \$50. C. O. D. privilege extra.

**Open to Inspection.** All matter of the second, third, and fourth classes must be so wrapped that the contents of the package can be easily inspected by the post office officials.

**Permitted Writing.** In the case of second, third, and fourth class matter it is permissible to write both on the article and on the wrapper the name and address of sender, as well as the name and address of the person addressed, such general directions as "Personal," "Sample copy," "Marked copy," "Please forward," etc., a simple dedication or inscription in a book not in the nature of personal correspondence, or to indorse a card with "Merry Christmas," "Happy New Year," "Best Wishes," or the like; but not directions to the person addressed, such as "Please hang up" (on a poster advertisement), "Please distribute" (on circular matter), or the like.

Printers' proofs with corrections marked upon them, either alone or accompanied by the original manuscript, may be sent at the third class rate.

**Penalty for Unauthorized Writing.** There is a penalty of \$10 for attempting to send as second, third, or fourth class

matter anything bearing writing except as specifically authorized by law.

**Prepayment.** At least 2c must be prepaid on letters, and the full amount of postage on second, third, and fourth class matter. If postage on letters is deficient it will be collected at destination. If postage on matter of other classes is deficient, the sender, if his name appears, or else the person addressed, will be notified and matter will be held until deficient postage is sent.

### **Foreign Postage**

Foreign mail matter to countries in the Universal Postal Union is divided differently from domestic matter.

**Letters** (including packages of merchandise not admissible as "samples" or under parcels post arrangements, as there is no regular foreign merchandise rate), 5c for the first ounce or fraction thereof and 3c for each subsequent ounce or fraction thereof; no limit of weight. Great Britain, Newfoundland, and Germany (latter in direct German steamers only), 2c each ounce or fraction. Postal cards, each 2c.

**Printed Matter.** Rate 1c for each two ounces or fraction thereof; limit of weight four pounds and six ounces.

**Commercial Papers**, including book manuscripts, deeds, receipts, and other formal written documents not in the nature of personal correspondence, rate 5c for the first ten ounces and 1c for each two ounces thereafter; limit of weight four pounds and six ounces.

**Samples.** Single articles of merchandise sent as genuine samples from merchants or manufacturers, to promote business, rate 2c for the first four ounces or fraction thereof, and 1c for each subsequent two ounces; limit of weight 12 ounces.

**Registration fee** on letters or other articles, 10c.

**For Parcels Post.** Unsealed packages of merchandise of all kinds admissible to the mails, to such countries as have established a parcels post arrangement with the United States, 12c for each pound or fraction thereof; limit of weight in all

cases eleven pounds. Parcels post arrangements are in force with the following countries, with the variations as indicated below:

<b>Australia</b>	<b>Ireland</b> (See exceptions)
<b>Austria-Hungary</b>	<b>Italy</b>
<b>Bahamas</b>	<b>Japan</b>
<b>Barbadoes</b> (See exceptions)	<b>In Manchuria</b> —Certain towns.
<b>Belgium</b>	<b>In Karafuto</b> (Japanese)—Saghalien.
<b>Bermuda</b>	<b>Formosa</b> (See expectations)
<b>Bolivia, Brazil</b> (Cities)	<b>Korea</b> (See exceptions)
<b>British and Dutch Guiana</b>	<b>Jamaica</b> (including the Turks and Caico Islands).
<b>Chile China</b> (portions)	<b>Leeward Islands</b>
<b>Colombia</b> (See exceptions)	<b>Mexico</b> (See exceptions)
<b>Costa Rica</b>	<b>Netherlands</b> (See exceptions)
<b>Danish and Dutch West Indies</b>	<b>New Foundland</b>
<b>Haiti</b>	<b>New Zealand, THE COOK ISLANDS</b> , and others.
<b>Denmark</b>	<b>Nicaragua</b>
<b>Ecuador</b> (See exceptions)	<b>Norway Panama</b>
<b>France</b> (See exceptions)	<b>Peru</b>
<b>Great Britain</b> (See exceptions)	<b>Salvador</b>
<b>Guatemala</b>	<b>Sweden</b>
<b>Germany, Greece</b> (See except'ns)	<b>Trinidad</b>
<b>Honduras</b> (British)	<b>Uruguay</b>
<b>Honduras</b> (Republic of)	<b>Venezuela</b>
<b>Hong-Kong</b> (See exceptions)	<b>Windward Islands</b> (Grenada, St. Vincent, Grenadines, and St. Lucia).
Amoy, Canton, Cheefoo, Chinkiang, Changsha, Foo-chow, Hangchow, Hankow, Hoihao (Hoihow), Liu Kung Tau, Nanking, Newchwang, Ningpo, Peking, Soochow, Shanghaikwan, S h a n g h a i, Shasi, Swatow, Tientsin, Tongku, Wuhu.	

Unsealed packages of mailable merchandise may be sent to above-named places subject to the following conditions, viz.:

Limit of weight.....	11 pounds
Greatest length .....	3 feet 6 inches
Greatest length and girth combined.....	6 feet
Postage.....	12 cents a pound or fraction

### EXCEPTIONS.

Except that parcels for Colombia and Mexico must not measure more than two (2) feet in length or more than four (4) feet in girth. Also that parcels for Ecuador must not exceed \$50 in value.

The postage rate on fourth-class matter to the Hawaiian Islands, United States Postal Agency at Shanghai, Alaska, Canal Zone, Guam, Philippines, Porto Rico, Tutuila, Canada, Mexico, Cuba and Republic of Panama, except for parcels weighing four ounces or less, on which the rate is 1c for each ounce or fraction thereof, is 12c for the first pound and 12c for each additional pound or fraction thereof.

Packages to Canada and Cuba cannot exceed 4 lbs. 6 ozs. in weight, and parcels for Canal Zone, Mexico, and Republic of Panama must be accompanied by customs declarations, regardless of their weight.

Parcels-post packages for Barbadoes, Dutch Guiana, France, Great Britain, Greece, Netherlands, and Uruguay cannot be registered.

**A parcel when sent parcels-post must not be posted in a letter box, but must be taken to the Foreign Branch, General Post Office, or any postal station, and presented to the person in charge, between the hours of 9 a. m. and 5 p. m., where a record will be made and a receipt given therefor.**

### General

**Express Charges on Mailable Matter.** While the general public on single packages pays a minimum of 25c on express packages, any dealer or manufacturer can arrange to have printed matter sent over the lines of local express companies at United States postal rates; namely, 1c for each two ounces; the minimum charge being 10c, and merchandise at 1c for one ounce, minimum 15c. When the package has to be transferred to another express company, an extra charge is made of half the original amount, and there are some other special regulations which must be learned from the local express agent.

**Unmailable Matter.** The government refuses to carry obscene printed matter or pictures of any kind, explosives, chemicals that might cause damage, fruits liable to decay, anything emitting an offensive odor, spirituous or malt liquors, or liquids of any kind unless packed so that it is impossible for them to escape (the post office prescribes exactly how they shall be packed and the postmaster should be consulted before mailing), lottery tickets, or any writing that is illegal, such as libels, if they are known to be such.

**Registry.** Letters or packages of any kind, either domestic or foreign, may be registered for 10c each, if taken to a registry office. The name and address of the sender must be on the outside of the package or letter and a receipt is given by the post office. When a domestic registered letter or package is delivered a receipt is taken from the person who receives it and returned to the sender of the package. When a registered letter or package is sent to a foreign country, no receipt is returned unless specially requested when the package or letter is sent.

The loss of registered letters is a small fraction of one per cent. Occasionally fourth-class registered matter is lost. When first-class registered mail is lost the government will make good the actual value up to \$25.

Any letter carrier will take mail to be registered and give a receipt.

**Money Orders.** Any money order office will issue an order for the payment of money up to \$100. An application has to be filled out, in which the amount is stated, with the name of the person to whom payment is to be made and the name of the person sending the money. There is a small charge, from 3c for the smallest amount (not exceeding \$2.50) up to 30c for \$100, the largest amount that can be contained in one money order.

The person to whom a money order is sent must go with it to the post office and identify himself as the person named, or indorse the money order to some one else, who must go in person.

A money order can be deposited at a bank like any check, however, though it must be indorsed in the proper space on the face instead of on the back like a regular check.

The express companies issue money orders at the same rates as the post office, and they are usually preferred, since they can be cashed more easily in a strange city, and if lost the amount will be refunded with much less red tape than is required to get a refund or duplicate order from the post office.

**Forwarding Mail.** First-class matter will be forwarded from address to address until the letter can be delivered. An order for forwarding may be left with the post office authorities; or some private person may write the new address and drop the letter in any letter box or return it to the carrier who delivers.

Second, third, and fourth class matter is never forwarded from one address to another unless the full amount of postage is prepaid each time.

**Mail Matter Not Delivered.** On all kinds of postal matter the name and address of the sender may be printed or written. Letters on which 2c has been paid will be returned direct to the sender if they cannot be delivered, but if the sender's name is not on the outside, they are forwarded to the Dead Letter Office in Washington. Postal cards are not returned, but are sent to the Dead Letter Office. **In case of second, third, and fourth-class matter**, if it appears to be of value, the postmaster will notify the sender (if his name is on the package) and he may forward postage for its return. No notification will be sent in regard to ordinary advertising matter unless there is a special request to that effect upon the package.

**Imitation Typewritten Letters**, even if the name and address of the person addressed or the name and address of the person sending are written by pen or typewriter on the letters, may be mailed as third class matter if twenty are mailed at one time. The regulations require that such letters be delivered at the post office window, but this is usually not insisted on in large cities. A smaller number of duplicates would require letter postage.

**Special Delivery.** Domestic mail matter of any kind will be delivered, immediately on receipt, by special messenger, within a radius of one mile from a post office or carrier route if a 10c special delivery stamp is attached in addition to full legal postage (except in the case of first-class matter), or 10c in ordinary stamps may be attached and "Special Delivery" written

across the face of the letter or package. Deficient postage on first-class matter will be collected on delivery.

**Postal Information.** The United States Post Office Department publishes a pamphlet covering all postal regulations and information, and it may be had of any postmaster on request.

### WORDS OFTEN MISUSED

**Understand about.** Should be "know about," as in "Our people know all about this subject" (not "understand all about this subject").

**Unique.** This word properly means "the only one of its kind," hence "rare," "unusual." It is absurd to use a comparative or superlative with it, as in "This is the most unique spectacle I have ever seen."

**United States.** Singular. "The United States is," not "are."

**Universally by all.** To say "It is universally commended by all" is tautological. Omit "universally" or "by all."

**Upwards of.** It is not good usage to say "He has lived here upwards of a year."

**Usage.** Not to be confused with "use." Say, "I may remark concerning the use of either and neither" (not "the usage of either and neither").

**Venal—venial.** These two words are very different in meaning. A "venal" person is one ready to be sold, mercenary in the extreme; a "venial" fault is one that may be forgiven, slight, or unimportant comparatively speaking.

**Veracity.** Sometimes misused for "truth." "Veracity" means the quality of being truthful, and is applicable to persons, not to things. We speak of "the veracity of the witness" but not of "the veracity of the facts stated" (should be "truth of the facts").

**Very.** Not to be used before a verb as an intensive without "much" or the like after it. Say "very much pleased," never "very pleased," say the purists.

**Was.** What is true at all times should be expressed by the present tense. Say "He said there is no God" (not, "there was no God").

**Way.** Not to be used for "away" as in "way down in Dixie."

**Ways.** Say "a great way off," not "a great ways."

**Well.** Some Americans begin nearly every sentence with the exclamation "well," as "Well, I don't know"; "Well, we'll see about it." Do you?

**What.** Not to be used for "that" in the phrase "but that." Don't say, "I don't know but what I would" (should be, "but that I would").

**Whence** means "from where," so "from" is superfluous in "from whence."

**Whether.** Use this word but once in such sentences as "Whether I decide to take up the option, or remain in my present position" (not "whether I decide, . . . or whether I remain").

**Who—whom.** Many mistakes are made in the use of these pronouns, and errors seem almost unavoidable. It sounds pedantic to say, "Whom did you wish to see"? If you say, "Whom did you think it to be"? you are correct, "Who did you think it was"? is equally proper, and how can one know which form will be chosen when one is at the beginning of the sentence where "who" or "whom" must be decided on? We must do the best we can. There is no excuse for error when we are writing, for we can go back and revise.

**Whole of.** Say "the entire audience," not "the whole of the audience," and especially "all the members," not "the whole of the members," "the whole of the English." "Whole" is to be used only when the object spoken of is a unit, as "the whole of the apple."

**Whose.** Some condemn the use of "whose" as the possessive of "which," but it is found in the best writers, as when Locke says, "Propositions of whose truth we have no certain knowledge."

**Widowhood.** There is authority for using this word in speaking of a man as well as of a woman.

**Widow woman.** All widows are women. Omit "woman." One might correctly say "widowed woman."

**Without.** This word is a preposition, the corresponding conjunction being "unless." Do not say "I shall starve without he gives me some money" (should be, "unless he gives me some money").

**You was.** Never to be used.

## CHAPTER XXIII

### Social and Official Forms

In all social and official correspondence the name and address of the person written to should be placed at the end of the letter, not at the beginning as in the case of business letters.

The titles "Rev." and "Hon." and likewise the foreign title "Sir" should not be used except with the first name, or Mr., as Rev. James Parkhurst (never Rev. Parkhurst), Hon. Henry Herndon (not Hon. Herndon), and in the body of a letter or

middle of a sentence, "the" should precede the title, as "I met the Rev. Mr. Parkhurst on the street." Notice that when the first name is omitted, "Mr." takes its place, or it might be "Dr.," as "the Rev. Dr. Moody."

The titles "Dr." and "Prof." do not follow the preceding rule, but when the first name is not given the titles should be spelled out, as "Dr. Charles H. Parkhurst" or "Doctor Applegate," "Prof. William James" or "Professor James."

If the title of "Dr." is used before a name, no abbreviation for any doctor's degree is permitted after the name. We write either "Dr. Charles H. Parkhurst" or "Charles H. Parkhurst, D. D." and "Dr. E. C. Dudley" or "E. C. Dudley, M. D."

It is proper to give academic titles after "Prof.," however, as "Prof. William James, Ph. D."

In official correspondence, in which prominent officers of the government or of the army and navy are addressed, the salutation "Sir" should be substituted for "Dear Sir."

Begin a letter addressed to the President of the United States "Sir" and at the close write "To the President, The White House, Washington, D. C." On the envelope the "To" may be omitted if desired. It seems more natural to retain "The" before "White House," as it is never omitted in conversation.

The following are official forms:

To the Vice President of the United States.

To the Speaker of the House of Representatives.

To the Chief Justice of the United States.

To the Honorable The Secretary of the Treasury.

(And the same to other cabinet officers.)

To His Excellency the Governor or His Excellency John B. Smith.

To his Honor the Mayor, or Hon. Carter Harrison, Mayor of Chicago.

Associate justices of the Supreme Court and all other judges, as well as members of Congress and members of state legislatures, are addressed with the title of "Hon." It is not

considered good taste to address mere employees of the government or politicians not holding office with this title.

It is only in formal official correspondence that the salutation of "Sir" is to be employed. Those who are personally acquainted with an official would not use this form in writing to him on a private matter.

Senators of the United States are usually addressed as "Senator John Morgan" if any address but the Senate chamber is used, in which case "Hon. John Morgan, U. S. Senate" is preferred.

Members of the House of Representatives are addressed as "Hon. John Williams, M. C., House of Representatives." "M. C." may well be omitted when "House of Representatives" is given, and might be retained when some other address is written. Senators are "Members of Congress" of course, but they are never addressed as such, this title being reserved for Members of the House of Representatives.

The same usage prevails in state legislatures.

Officers of the army and navy are great sticklers for etiquette, and the salutation "Sir" is largely employed in their correspondence. They also prefer to have their titles written out in full, as "Major-General," "Commodore," though in cases of long titles, such as "Lieutenant-Colonel," this is awkward. The titles of courtesy colonels are usually abbreviated, perhaps as an indication of a feeling of modesty.

In addressing members of Congress and of the legislatures "Dear Sir" is to be preferred to "Sir," except in strictly formal official correspondence.

#### Forms of Invitation

Books of etiquette must be consulted for invitations and other forms for various occasions. Letters of invitation in the third person are usually worded as follows, however:

Mr. and Mrs. Sherwin Cody request the pleasure of Mr. and Mrs. Henry Fenton's company at dinner February third at seven o'clock.

The Squirrels,  
January twenty-fifth.

Mr. and Mrs. Henry Fenton have much pleasure in accepting Mr. and Mrs. Cody's kind invitation to dine February third.

1462 Fifth Avenue,  
Friday, January twenty-eighth.

Mr. and Mrs. Henry Fenton regret extremely that a previous engagement deprives them of the pleasure of accepting the kind invitation of Mr. and Mrs. Sherwin Cody for dinner on February third.

1462 Fifth Avenue,  
Friday, January twenty-eighth.

Among friends a more informal style is nearly always preferred and invitations are given in the easy style of familiar correspondence. When invitations are engraved, and the occasion is strictly formal, the third person is regularly used, but on ordinary occasions a note like the following is always to be preferred:

The Squirrels,  
Lake Bluff, Illinois.

Mr. dear Mrs. Fenton:

Will you and Mr. Fenton give us the pleasure of your company at dinner Wednesday evening, February third, at seven.

We are expecting Prof. and Mrs. John Hartley, who I know will be delighted to meet you. I sincerely hope you will not disappoint us.

Sincerely yours,  
Alice B. Babbitt.

January twenty-fifth.

1462 Fifth Avenue,  
Highland Park, Illinois.

January twenty-eighth.

My dear Mrs. Babbitt:

Mr. Fenton and I will be charmed to dine with you Wednesday evening, February third. We shall feel it an honor and a pleasure to have the privilege of meeting Prof. and Mrs. John Hartley, of whom I have often heard.

Very cordially,

Ellen Parkman Fenton.

My dear Mrs. Babbitt:

I have just received your kind invitation for Mr. Fenton and myself to dine with you Wednesday, February third, and meet Prof. and Mrs. John Hartley, but I regret exceedingly to say that we have already accepted an invitation for that evening.

I am especially sorry to miss the pleasure of meeting Professor Hartley and his wife, of whom I have heard so much.

With sincere regrets, as ever,

Yours,

Ellen Parkman Fenton.

My dear Mrs. Babbitt:

Your kind invitation to dinner on February third, addressed to Mrs. Fenton, has just been received, and I hasten to inform you that she is in New York, where I expect to join her for a fortnight at the end of this week.

I can assure you that she will heartily regret her absence when she knows of your invitation, and I feel particularly sorry to miss this opportunity of making the acquaintance of Professor Hartley, whom I know so well by reputation.

With sincere regrets,

Yours very truly,

Henry Fenton.

The great rule for social correspondence is to be perfectly natural, courteously polite and considerate, as kind as possible, and to trust to your instinct to do the right thing. Sincerity and kindly feeling cover a multitude of technical faults.

## APPENDIX

## I.

abbot	altar (for wor- ship)	balm	cashier
Abbott (name, 2 t's)	alter (to change)	bankruptcy	casino
abbreviate (2 b's)	although ( <i>al</i> )	banquet	castile
ability	altogether ( <i>al</i> )	bare (naked)	casualty (acci- dent; cf. caus- ality)
abridgment (no e after g)	analyses (two or more)	bargain	catarrhal
abscess ( <i>sc</i> )	analysis (singu- lar)	base (bottom)	cautious
abundant ( <i>ant</i> )	analyze ( <i>yze</i> or <i>yse</i> )	bass (in music)	cayenne
accessible	anecdote (one n)	bazaar	cedar
acclimate	anniversary (no- tice i)	beach (shore)	celebrate ( <i>le</i> )
accommodate ( <i>ac, com, modo</i> )	answer	bear (carry)	celebrity
accomplish	antidote	beaux or beaus	cellar
accrue	anxiety	beech (tree)	cemetery ( <i>me</i> )
accumulate	apothecary	belief (e next f as in alphabet)	ensor (critic)
ache	apothegm	beneficiary	censure (blame)
achievement ( <i>ie</i> )	appeal	benefit	ceremony
acknowledgment (no e after g)	appreciate	berth (on ship)	certainty
acre	approbation	besiege	chagrin
admirable	arc (of circle)	bevel	chamois
advantageous	argument	bicycle	champagne
advertise (notice s)	arraign	birth (of child)	(wine)
advice (noun)	arrangement	biscuit	changeable ( <i>geable</i> )
advise (verb)	( <i>ge</i> )	bizarre (strange)	Chautauqua ( <i>au</i> , <i>au</i> )
affect (influence)	ascent (upward)	breath	Cheyenne
again	assent (agree)	breathe	chief ( <i>ie</i> , e next f, as in alpha- bet)
against	assessment	brief (e next f, as in alphabet)	chattel
aggravate	assignment	build	chocolate
ailment (disease)	assure	bureau	chord (music)
aisle (in a church)	attachment	business	Cincinnati (2 n's, one t)
alcoholic	attorneys ( <i>neys</i> )	busy	cloth (material)
Alcott (2 t's)	audacious	calendar (giving days, <i>ar</i> )	clothe (to cover)
alignment	audible	calendered (pa- per, <i>er</i> )	coalesce
aliment (food)	augment	campaign	coarse (not fine)
alley (narrow street)	authorize	canceled	cocaine
allopathy	automatic	cañon (canyon)	cocanut
all right (two words)	automobile	canvas (cloth)	cold-chisel (not coal)
almanac	auxiliary	canvass (solicit)	colicky
almond	avaricious	capital (city or letter)	collar
already ( <i>al</i> , one l)	avoidupois	capitol (build- ing)	collegiate
	bacilli (plural)	capricious	colonel (in army)
	bail (from jail)	caricature (no h)	
	bale (of hay)	carriage	
	ballot		

color	cord (small rope)	delegate	eave (trough ; name Eve, no a)
commendable	cordial	delicious	eclipse
commission	correction	delinquent	economical
committee (3 double letters)	correspondence	demeanor	ecstasy (sy)
communicative	cough	demi-monde (final e)	effect (different word from affect)
comparable	council (body, board)	demur	efficient
comparative	councillor (member of council)	demurrer (double r)	egregious
complaisant	counsel (advice)	dénouement (noue)	electrotype
complement (that which makes complete)	counsellor (adviser)	depreciate	elegant
complexion	counterfeit	descent (sc)	eligible
compliance	countersign	description (des, not dis)	emanate (middle a)
compliment (we pay them)	counting-house	desert (leave ; barren ground)	embezzle (double z)
comprise (ise)	courageous	Des Moines	emigrant (from)
compromise (ise)	credible	despair (des)	eminent (prominent ; cf. imminent)
comptroller (pronounced control)	creditor	despicable	embryo
concede (cede)	criticise (cise)	dessert (to eat)	endeavor
conceit (ceit)	crow's-foot (no-tice apos. and hyphen)	detriment	enough
conciliate	cumulative	diamond	enterprise
conclusive	currant (ant, fruit)	diarrhea (or rhœa)	enumerate
condemn	current (ent, stream ; present time)	difference	envelop (to cover)
conference	customary	diligent	envelope (for letters)
condescend (sc)	cynical	disagreement	errata (plu.)
conductive	cyclopedia	disappoint	erratum (sing.)
conference	czar	discourteous	erroneous
confidant (ant, one trusted)	dam (mother ; for water)	discern	error (or)
confident (ent, sure)	damn (oath)	discreet (double e)	essence
connection	data (plu.)	discuss (double s)	etiquette (one t, 2 t's)
Connecticut	datum (sing.)	dispense	evidence
connoisseur (2 s's, 2 n's)	dearth	dissent (disagree with)	evil
conscience (sc)	débris	divisible	exaggerate (gg)
consequence	debt	donor	excellence
consequential	début	draught (or draft)	exemplary (ary)
consign	decease	drought (or drouth)	exercise
consistency	decipher	duchess (no t)	exchequer
consummate	decision	dumb	exonerate
condemn (despise)	decrepit	durable	experiencing
contemptible	deficient	dyeing (coloring, ye)	extraordinary
contingent	deficit	earnest (name Ernest, no a)	extravagant (va)
controversy	definite		
convenient	teleble (eble ; not like indelible)		

familiar	immersion	knee	mantel (for fire-place)
fascinate	immigrant (into)	knew	mantle (cloak)
fatigue	imminent	knob	manufactory
February	(threatening)	languid	manufacture
fête	impair	leisure	manufacturer
fiancé (man)	implicit	lenient	marriageable
fiancée (woman)	incite	lettuce ( <i>uce</i> )	( <i>eable</i> )
fierce	inconceivable	liability	Marseilles
fiery ( <i>ier</i> )	increase	license ( <i>c</i> , then <i>s</i> )	marshal
filigree ( <i>li</i> )	indelible ( <i>ible</i> )	lien	Marshall (name, double l)
financier	indefinite	lieu	Massachusetts
firkin	indefinable	lieutenant	2 s's, 1 s, 2 t's)
flaccid (2 c's)	indispensable	ligament	material
forcible	indivisible	lightening	mattress (2 t's
foreign	indorsement	(brightening)	2 s's)
forfeit	inefficient	lightning (with thunder)	maximum
formidable	infallible	liquor	mean (cf. mien)
fragile	infection	lineament (feature)	medicine ( <i>di</i> )
franchise ( <i>ise</i> )	inference	liniment (medicine)	medium
fraudulent	influential	listen	melon
friend	infringement	literary	mercantile
frolicking	intelligible	loathe (abhor)	merchandise
fundamental	ingenious (clever)	lodgment (no e after g)	( <i>ise</i> )
fulfill or fulfil	ingenuous	lose (verb)	merriment
gamble (chance)	(naïve)	loss (noun)	Messieurs
gambol (frisk)	insidious	loath (unwilling)	Messrs.
gassy (double s)	inst. (no plural)	lozenge	metallic
gazette	install	luncheon	mileage (or mileage)
gluey ( <i>ey</i> )	instead	luscious ( <i>sc</i> )	milliner
gnaw	instill	macaroni	minimum
grammar ( <i>ar</i> )	insufficient	Mackinac (pronounced naw)	minute
granary	interval	mail (postal matter)	miscellaneous
granulate	intercede ( <i>cede</i> )	main (principal)	mischievous
grievance ( <i>ie</i> )	intimate	maintain	misdeed
guarantee	invalid	maintenance	missile
handkerchief	invariably	( <i>ten</i> , not <i>tain</i> )	Mississippi (3
harass (double s)	inveigle	male (not female)	doubles)
height	invisible ( <i>ible</i> )	malign	misspell
hemorrhage	irreparable	management	molasses
heroes ( <i>oe</i> )	irrepressible	mane (of a horse)	monetary
holiday	island	maneuver (or manœuvre)	monopoly
homeopathic	Israel (not z)		mortgage
( <i>meo</i> )	jamb		( <i>geor</i> )
horizontal	janitor		naïve (dots over i)
hosiery	jeopardize		Narragansett
hypocrite (final e)	judgment (no e after g)		(double t)
ignominious	judicial		necessary
illegible	juice		necessity
illustrate	junior		
immediate	ketchup		

neigh (of a horse)	plain (simple, level land)	recipient	shone (looked bright)
neighbor	plane (tool)	reciprocate	shown (presented)
nickel ( <i>el</i> )	plausible	recognize	to view)
nonpareil ( <i>reil</i> )	pledge	recommend (one c)	shyly
noticeable	plumber ( <i>b</i> )	recompense	shyness
nuisance	pneumatic	recruit	signature
obscene ( <i>sc</i> )	pneumonia	reimburse	similar
obvious	policy	remit	simultaneous
occasion	porcelain	remittance (2 t's)	singular
occurrence (2 r's, 2 c's)	possess	rendezvous	sirloin
omelet (middle e)	possible	requisite	situation
operator	practical	rescind ( <i>sc</i> )	society
opinion	prairie	residue	solicitor
opponent	precede ( <i>cede</i> )	resin	sleight (of hand)
opportunity	preference	responsible	specialty
originate	prejudice ( <i>prej</i> )	restaurant	specie
organdie ( <i>die</i> )	preliminary	resumé	specimen
oscillate ( <i>sc</i> )	premium	reticent	stair (steps)
ostensible	preparation	revenue	stare (gaze)
outrageous	prevalent	rhubarb	stationary
oxygen	previous	rhyme	(fixed)
palatable	principal (chief)	rhythm	stationery (for writing)
palpable	principle (in science)	sacque	statistics
parallel ( <i>llel</i> , 2 l's in middle)	privilege	sacrifice	steal (thieve)
paralyze (or yse)	probable	salary ( <i>lar</i> )	steel (metal)
parcel	procedure ( <i>ced</i> )	sanitary	stencil
parliament ( <i>lia</i> )	proceed ( <i>ceed</i> )	satchel	stereotype
particle	professional	scepter	straight (not crooked)
particular	proffer	schedule	strait (narrow)
passable	profitable	scheme	strategy
passage	promenade	scholar	strychnine
peaceable	promiscuous	search	subsequent
peculiar	proprietor	secede ( <i>cede</i> )	subsidiary
pecuniary	pseudonym (no silent n)	secretary	summary
perceive	punctilious	seminary	succeed ( <i>ceed</i> )
perception	purchase ( <i>pur</i> )	senatorial	supersede ( <i>cede</i> )
peremptory ( <i>per</i> not pre)	purpose ( <i>pur</i> )	sensible	supercilious
perennial	pursue (not per)	sensibility	superscribe
pernicious	purview ( <i>pur</i> )	separate ( <i>par</i> )	surprise ( <i>sur</i> , not sup)
perpetrate	quarry	sergeant ( <i>ser</i> for sar)	susceptible
phenomena (plu.)	ratify	serious	suspicious
phenomenon (sing.)	recede ( <i>cede</i> )	serviceable	syllable
phlegmatic	receipt (for pasty)	Shakespeare (Shakspeare)	symmetry ( <i>sym</i> , 2 m's)
physician	receive ( <i>ei</i> —e next c, as in alphabet)	shear (cut)	sympathy
physicked	reception	sheer (thin, mere)	synonym ( <i>nym</i> , no silent n)
pianos	recipe (for drugs)	sheriff (double f)	synopsis
		shoeing	tacit

tangible	traceable	veil (for the	wear (carry ha-
tariff (double f)	trafficking	face)	bitually)
technical	transient	verbatim	weather
temporary	truly	vestige	Wednesday
Tennessee (3	unanimous	vicinity	welfare (wel)
doubles)	undecieve (ei)	villain (double l)	whether
terrible	uniform	vinegar	wholesome
testimonial	until (one l)	visible	wholly (no e)
their (they-r)	vacillate (one c,	waist (of a	Worcester
there	two l's)	person)	wretch
thorough	vale (valley)	waive (a hear-	wrestle
thumb	valid	ing).	written (tt)
tingeing (notice	valleys	wares (hard-	wrist
e)	variable	ware)	yolk (of an egg)
toeing (e)	vegetable (ge)	waste (lose)	zeros
total	vehicle	wave (of water)	zinky

## II.

## THE RULES OF GRAMMAR AND COMMON ERRORS

## Pronouns.

1. *The verbs "to be," "seem," "become," "appear," are followed by the subjective case, since they indicate that the predicate noun or pronoun is the same as the subject.*

It is I (not, "It is me"); It is he (not, "It is him"); It is they (not, "It is them"); It is she (not, "It is her").

2. *The object of a preposition must be in the objective case.*

Between you and me (not "Between you and I"); It is a matter for you or him (not, "he").

Whom will the paper be read by? (not, "Who will the paper be read by?" for the relative pronoun is governed by the preposition at the end of the sentence).

3. *The subject of an infinitive is in the objective case.*

Let you and me go to the postoffice (not, "Let's you and I go," for this is equivalent to "Let us you and I go," in which "us" is superfluous and "I" in the wrong case).

4. *When a pronoun follows a subordinating conjunction such as "as," "than," etc., it is in the subjective case, if a verb is implied of which it should be the subject; but if the implied verb is such that the pronoun should be its object, the pronoun is in the objective case. Always fill in the verb and see what the case should be.*

There is no one who can run so fast as he (can); No one there was handsomer than he (was); She liked no one better than (she liked) him. In "Than whom none higher sat," "than" is a preposition, not a conjunction, since its place before the verb prevents a verb from being implied after it. We can't go back and put in implied verbs.

5. *The predicate complement of an infinitive, the subject of which is in the objective case, must also be in the objective case.*

They believe it to be him (not, "He").

6. *Pronouns must agree with their antecedents in person and number.*

Each of them has his own way of doing it (not, "their own way"); The company ordered its men to leave (not, "their men"); One likes to have one's own way, or his own way (not, "their own way"); Everybody does as he likes (not, "as they like"); Every man, woman, and child bowed his head (not, "their heads").

I, who am above you, sacrifice myself for you (not, "who are above you," for "who" is in the first person to agree with "I"); Thou, who art my shield and protector, wilt never fail me ("who" is second person).

7. *Two singular nouns connected by "and" form a plural antecedent, but two singular nouns connected by "or" form a singular antecedent.*

Jane and Mary will be found at their home in the country, where they have gone for their vacations; Is it Jane or Mary who cut her thumb?

If the antecedents are one masculine and one feminine and must be referred to in the singular, a masculine pronoun must be used.

Is it John or Mary who stands at the head of his class? (not, "their class"); Every man, woman, and child raised his voice against the atrocious act (not, "their voice"); Either Jenny, or John, or Molly has lost his pocketbook, for here it is (not, "lost their pocketbook").

This is one of the awkward necessities of the English language.

### Verbs.

1. *Every sentence must have a proper asserting verb.*

He was a magnificent man. Broad-shouldered, straight as an arrow, with bright black eyes, a man who pierced you with his glance or crushed you with his contempt, who liked his little joke and his little glass. (The verb has been forgotten in this final sentence. Be sure when you are excited you do not forget your verb.)

When the verb is implied it is usual to place an exclamation point at the end of the sentence, as—

We drove as hard as we could, but we missed the train. A day lost! Five days to be made up on our journey! I knew it couldn't be done.

2. *Every verb must agree with its subject in person and number. Two singular subjects connected by "and" form a plural; two singular subjects connected by "or" form a singular subject; when subjects are connected by "or," the verb agrees with the nearest.*

Every one of those men has (not, "have," since the subject is "one," not "men," which is governed by the preposition "of") a pickax; Each

of the thousand tiny points of life is as clear as a star (not, "are," since the subject is "each" and intervening plurals make no difference with the verb); Jack and I are going to the ball; Jack or I am going to the ball; Jack or you are on the bill, I forget which it is; The woman or the tiger comes out, but which Stockton could not tell.

3. *Collective subjects are to be treated as singular or plural according as the writer has in mind the various individuals as a group or as a consolidated body.*

The company is going to raise our pay; The factory says it hasn't got it; An army of men were filling the square, or An army of men was filling the square (according as you think of the single body composing an army, or use "army" as meaning a great many men); An army is encamped in the plain (here there is no doubt that "army" is singular).

A few men are running across the campus ("a few" is always plural); A number of men are running across the campus (the idea is clearly plural, though some critics insist that "a number" must be singular); A certain number of men is selected each year (here the reference seems to be more clearly to the singular idea of one number); A large number of us are going to the picnic (clearly plural).

None of those women are dressed for a shower; None of the critics of our *un*, is equal to Sainte Beuve. ("None" is singular or plural according as it is intended to suggest the last group of objects or persons, or the last individual. This seems a fine distinction, for if you take away several you have no more left than if you take away one. It is true also that absence of individuals is neither singular nor plural. The best usage justifies "none" as both singular and plural, and we may perhaps decide which by observing whether the comparison in the predicate is to several or to one only. Some writers maintain that "none"—*no one*—is always singular, just as "a number" is always singular.)

In the use of firm names there is much confusion in regard to the verb, whether it should be singular or plural. "Montgomery Ward & Co." seems to be plural, "The Montgomery Ward Co." seems to be singular. "The Company," "the Factory," etc., should always be treated as singular, though there is a suggestion of a plural idea in all the people engaged in doing the work of the company, various persons being responsible, though it is impossible to tell just who it is. In reality it is the company as a corporate unit that acts through its various servants, so though many persons labor, it is the company that acts. Firm names, however, seem to imply clearly a limited number of partners, and the plural is used as if we said the partners act in every act of every employee.

Two nouns in the singular which really together stand for one idea may be followed by a singular verb, as "Love and beauty is his theme through the book."

4. *The third person singular indicative of a verb ends in s or es, and this s should appear in any contraction of which the verb is a part. "Do not" is contracted to "don't," but "does not" is contracted to "doesn't."*

He doesn't like my style (not, "He don't like"); It doesn't do to speak too freely (not, "It don't do to speak too freely").

"Am not" has no contraction. "Aren't I?" is as wrong as "I are." "Ain't" is not a proper English word. We must say "Am I not?" in full, though it sounds pedantic.

5. *The past participle should never be used as an independent verb.*

He began to do it (not, "He begun to do it"); He drank all the water (not, "He drunk all the water"); He saw the man do it (not, "He seen the man do it"); He did the job (not, "He done the job"); We may say either, "He sang" or "He sung," "He sank" or "He sunk," "He sprang" or "He sprung," "He swam" or "He swum."

6. *The past tense of the verb should never be used after an auxiliary, as a participle.*

He had awaked (not, "He had awoke"); He has borne up well (not, "He has bore up well"); He has begun to see it (not, "He has began to see it"); It has blown away (not, "It has blew away"); The cart has broken down (not, "Has broke down"); The cock has crowed (not, "Has crew"); The man has done it (not, "Has did it"); He has driven the cattle in (not, "He has drove"); He has drunk all the water (not, "He has drank"); The pig has eaten the cake (not, "Has eat," nor "Has ate"); The bird has flown away (not, "Has flew"); She has given me a pin (not, "She has gave"); The cat has gone out (not, "Has went out"); The corn has grown tall (not, "Has grew"); I have seen it (not, "I have saw it"); The penny was shaken out (not, "was shook out"); She has sung the old song (not, "She has sang"); The ship has sunk (not, "Has sank"); He had not spoken (not, "He had not spoke"); A wind has sprung up (not, "Has sprang up"); The thief has stolen a watch (not, "Has stole a watch"); He has sworn an oath (not, "He has swore an oath"); The man has swum over the river (not, "Has swam over the river"); The book was taken (not, "Was took"); The ball was thrown over the fence (not, "Was threw over the fence"); That dress has worn well (not, "That dress has wore well"); The letter was written last week (not, "Was wrote"). "Gotten" and "ridden" are considered obsolete by some critics, and so not to be used, and there is no authority for "caught," "teached," "knowed." We may say either, "He has forgot his lesson," or "Has forgotten it."

7. *The past tense is required with an adverb or phrase which fixes a definite time wholly in the past, the perfect tense with an adverb or phrase which indicates time extending up to the present.*

He wrote to me yesterday (not, "He has written to me yesterday"); I saw him in 1901 (not, "I have seen him in 1901"); I saw him before I saw you (not, "I have seen him before I saw you"); I was told after I left you (not, "I have been told after I left you"; but "I have been told since I left you" is correct); I haven't heard from him yet (not, "I didn't hear from him yet"); I have heard since I saw you (not, "I heard since I saw you"); He has done it already (not, "He did it already"); He hasn't spoken to me about it so far (not, "He didn't speak to me about it so far").

8. *Verbs in subordinate sentences and phrases should have the tense which accurately represents the time intended with reference to the principal verb.*

It had happened before I saw him (not, "It had happened before I had seen him"); I should like to have done it (not, "I should have liked to have done it"); After we had visited London, we returned home (not, "After we visited London"); From the little conversation I had with him, he appeared to be a man of letters (not, "To have been a man of letters"); It required so much care that I thought I should have lost it before I had reached home (not, "Before I reached home"); His seasickness was so great that I often feared he would die before our arrival (not, "He would have died"); The doctor in his lecture said fever always produces thirst (not, "Produced thirst").

Notice that universal truths, as true in the present as in the past, require the present tense.

9. *The subjunctive mode indicates supposed cases and wishes, not cases of simple fact.*

*Wishes—*

Would I were an angel!

I wish I were at home.

*Supposed cases—*

If he were here I should be happy; If it be so, well and good; Though he slay me, yet will I trust in him; Except he repent, he shall surely die; Reprove not a scorner, lest he hate thee; The grasshoppers formed a huge cloud, as it were.

*Matters of fact—*

If Anna is here, she will be sure to find me; If Anna was on the train, he must have seen her; Unless he has done it, there will be no punishment.

10. *A participle, in its capacity of verb, must have a logical subject, which is usually the main subject of the sentence, and this must not be too remotely implied or too far removed.*

Having done all he could, he ordered the freight agent to send the box ahead (not, "Having done all he could, the box was ordered sent ahead"); While sitting on my doorstep, I caught sight of a beautiful butterfly (not, "While sitting on my doorstep, a beautiful butterfly caught my eye"); Having done all you can, leave the matter in the hands of Providence (not, "Having done all you can, Providence may be trusted to do the rest"); By doing so he will clear the matter up (not, "By doing so the matter will be cleared up by him"); On weighing the sugar we found a shortage (not, "On weighing up the sugar, a shortage was found"); Referring to your letter of yesterday, we would say that the catalogue has been sent (not, "Referring to your letter, the catalogue has been sent").

11. *When a participle used as verbal noun follows a preposition and its logical subject is expressed, that subject must be in the possessive case, not in the objective.*

I hardly knew what to make of that man's jumping over the fence (not, "Of that man jumping over the fence"); I saw him doing it (here the object of "saw" is "him"); I approve his doing it (here the object of "approve" is "doing," and "approve of him doing it" would be wrong); What do you think of my going to town to-day (not, "What do you think of me going to town"); I heartily approve the church's acting now (not, "Of the church acting now").

12. *When an inanimate object would become a possessive, the verbal noun should give way to some other construction.*

Congress received a report on whether Washington Monument should be placed south of the White House (not, "On Washington Monument being placed south of the White House").

### Nouns.

1. *When two possessives are coupled together, the sign of the possessive case must follow each if each possesses individually, but only the last if the two possess together.*

John and Mary's house now came in sight (house belongs to both together); I picked up somebody's hat, either Fanny's or Jenny's.

2. *Several words used as a name may have the possessive sign at the end.*

His grandfather cleaned the Duke of Wellington's boots; This was William the Conqueror's bible; We came to the captain of the guard's house.

3. *Only animate beings, and especially persons, are usually put in the possessive case. An inanimate object is personified by being put in the possessive.*

I was frightened at the length of that lesson (not, "At that lesson's

length"); He was investigating the drainage system of Chicago (not, "Chicago's drainage system," for personification would be out of place here); He spoke of the fertility of the land (not, "Of the land's fertility"). *Exceptions*: The day's work; The year's returns; Life's journeys; The sun's brightness; "For goodness' sake"; "Art for art's sake."

4. *When a verbal noun is preceded by "the" or "a" it must be followed by "of," and when followed by "of" it must be preceded by an article.*

The building of the ship (not, "The building the ship"); It is the using of it before "most" (not, "The using it before most"); I could not help doing it (not, "Doing of it," unless you say, "The doing of it").

5. *When a noun of general significance is preceded by a plural possessive pronoun, it remains singular even when the common quality applies to several persons or things.*

We were having our fun (not "funs"); We took our part in the proceedings, each according to his own ability (not "our parts").

### Adjectives.

1. *Comparative and superlative degrees of adjectives are to be formed by adding er and est unless the resulting word is awkward to pronounce, when the adverbs "more" and "most" are to be used.*

It was the most beautiful rose I ever saw (not, "The beautiful-est"); I never saw a sweeter child (not, "A more sweet child").

2. *Such adjectives as "complete," "perfect," etc., do not admit of comparison, since they indicate an absolute quality.*

He has the most nearly complete collection of butterflies in the country (not, "The most complete"); This apple is the most nearly perfect one I ever saw (not, "The most perfect one"); His drawing is more nearly circular than yours (not, "More circular").

3. *Adjective pronouns must agree in number with the nouns they modify.*

I do not like that kind of apples (not, "Those kind of apples"); You have been playing these two hours (not, "This two hours"); I can't tolerate that sort of people (not, "I can't tolerate those sort of people"); Whether he accomplished it by this means or not, I do not know (not, "By these means").

4. *When two objects are spoken of, the comparative degree is to be used, when more than two, the superlative.*

He was the wealthier man of the two (not, "The wealthiest"); She was the youngest of the three sisters (not, "The younger of the three sisters").

**Adverbs.**

1. *Any word which modifies a verb (or participle), adjective, or other adverb, must be an adverb and not an adjective.*

He does his work very well (not "Very good"); He came here previously to seeing you (not "Previous to seeing you"). He acted conformably with the rules laid down (not, "Conformable with the rules laid down"); He was exceedingly kind to me (not, "Exceeding kind to me"); He came agreeably to his promise (not, "Agreeable to his promise"); He could not have acted more nobly (not, "Nobler than he did").

2. *If a word in the predicate really qualifies the meaning of the subject of the sentence, not the action of the verb, it is to be treated as a predicate adjective, not an adverb.*

He feels bad about it (not, "He feels badly," unless you mean that the feeling is done in a bad manner); He looked white (not, "He looked whitely"); He appeared faint (not, "He appeared faintly"); The coat felt warm (not, "Felt warmly"); The coffee smells good (not, "Smells well"); The carriage rides easy (not, "Rides easily"); That piano sounds poor (not, "Sounds poorly"); The milk tastes sour (not, "Tastes sourly"); The general stood firm (not, "Firmly"); The wind blows cold (not, "Blows coldly"); The shutters are painted green (not, "Are painted greenly").

3. *When adjectives are placed before verbals (participles) they should combine with them by means of a hyphen; otherwise an adverb must be used.*

He was a good-looking boy; He was a hard-headed man; He was a well dressed fellow (adverb, no hyphen); It was a bad-tasting apple; It is a cold-blowing wind; He opened the green-painted shutters; This is a warm-feeling coat.

Observe that these adjective compounds correspond with the adverbial-predicate adjectives above. Some call these predicate adjectives flat adverbs.

4. *Two negatives make an affirmative in English.*

I don't do anything of the kind (not, "I don't do nothing of the kind"); He need not, and does not, lessen his operations on my account (not, "Nor does not"); I have received no information, either from him or his friends (not, "Neither from him nor his friends"); He was not unable to carry out his plan (that is, he was able); His language, though inelegant, is not ungrammatical (that is, it is grammatical).

5. *Adverbs and adjectives should be placed close to the words they modify, else the meaning may be changed.*

Lost by a gentleman, a Scotch terrier with his ears cut close (not,

"Lost, a Scotch terrier, by a gentleman, with his ears cut close"); He could see his way only by the help of a lantern (not, "He could only see his way"); I mentioned only one of the charges to him (not, "I only mentioned one of the charges to him"); I remember scarcely ever to have had a harder time of it (not, "I scarcely ever remember").

6. *The comparative and superlative degrees of adverbs in ly are formed by use of "more" and "most." Other adverbs may be compared by adding er and est.*

Gently, more gently, most gently; Often, oftener, oftenest; Happily, more happily, most happily; Badly, worse, worst ("worsen" is a vulgarism).

### Conjunctions and Prepositions.

1. *A preposition introduces a noun or pronoun, a conjunction introduces a subordinate sentence; a noun or pronoun introduced by a preposition is in the objective case, while a noun or pronoun following a conjunction is the subject of an implied verb and must be in the subjective case.*

I am a little older than he (not, "Than him"); He always acts like me (not, "Like I do"); He always acts as I (not, "As me").

2. *When two words connected by a conjunction are such as to require different prepositions after them, both prepositions must be given.*

He has made alterations in the work and additions to it (not, "He has made alterations and additions to the work"); You may use stories and anecdotes, and ought to do so (not, "You may and ought to use stories and anecdotes"); Compare their poverty with what they might possess, and ought to (not, "What they might and ought to possess"); He entered without seeing her or being seen by her (not, "Without seeing or being seen by her").

3. *Do not connect different constructions by a co-ordinate conjunction.*

Neither have we forgot his past, nor do we despair of his present (not, "Neither have we forgot his past, nor despair of his present"); Facts too well known and too obvious to be insisted on (not, "Too well known and obvious to be insisted on"); Every man of taste, who possesses an elevated mind, ought to feel grateful to the promoters of this exposition (not, "Every man of taste, and possessing an elevated mind"); They very seldom trouble themselves with inquiries, or with making useful observations (not, "With inquiries, or making useful observations").

4. *A conjunction should not be used with a relative pronoun or*

*adverb, since such pronoun or adverb is itself conjunctive, unless there are two such pronouns or adverbs to be joined.*

The distinguishing excellence of Virgil, which in my opinion he possesses beyond all poets (not, "And which in my opinion"); He left a son of a singular character, who behaved so ill he was put in prison (not, "And who behaved so ill").

### III.

#### RULES FOR CAPITALIZATION AND PUNCTUATION

**Capitals.** *RULE.* *Begin with a capital letter every proper noun, adjective derived from a proper noun, sentence, formal quotation, line of poetry, and title or abbreviation of title.*

1. A common noun used to designate a particular person or place should be capitalized.

The South (meaning southern part of the United States), the West, the East, the Orient; the Colonel (referring familiarly to some particular person), the President (meaning the President of the United States), Congress (meaning the Congress of the United States), the Constitution (meaning the Constitution of the United States). Some capitalize "state" when it means one of the United States.

2. Occasionally a common noun may be capitalized for emphasis, but it is wrong to capitalize all common nouns in billing, or in letter writing the names of common goods.

We will refer the matter to our corset department (not, "To our Corset Department"); We handle all kinds of ladies' jackets (not, "All kinds of Ladies' Jackets").

3. It is an error to write such proper names as Great Britain, the United Kingdom, etc., with small letters, as the newspapers often do.

4. The following abbreviations are always capitalized: All initials of proper nouns, initials of learned degrees, initials of titles, MS. (for manuscript), No. (for number), C. O. D. (for collect on delivery), D. V. (deo volente—God willing), E. & O. E. (errors and omissions excepted), and a few others. Initials of Latin words, like e. g., e. i., etc., are not capitalized.

5. A formal quotation (that is, one that is complete in itself), and likewise a formal statement, should begin with a capital letter.

He said to me, "This man owes me money and I will kill him"; (but) He said this man owed him money and he would kill him; He said this man owed him money and he would "wring his neck till he was dead" before he would let him go.

It is a wise man who always follows the rule, Never spend a dollar before you have it to spend.

**The Period.** *RULE. Place a period at the end of every ordinary declarative sentence and after every abbreviation.*

1. A period should be placed after an abbreviation but not after a contraction, in which the omitted letters should be indicated by an apostrophe.

MS., e. g., Feb.; Ass'n, B'ld'g, Bl'k. (These contractions when frequently used may be treated as abbreviations in ordinary letter writing, but not in careful literary compositions.)

2. If a group of words does not contain a subject and a predicate, expressed or clearly implied, it is not to be followed by a period, though it may be by an exclamation point.

"Thanking you for your order, Cordially yours," may be regarded as a complete sentence when the name has been signed, because "I am" or "we are" is clearly implied. The same is true of such a phrase as "So much for that." "Twenty thousand men present!" should be treated as an exclamation, because probably the speaker would not care to make an unqualified assertion, for in that case "were" would be expressed.

Omission of the verb is most common in long sentences, where the writer forgets how he began before he reaches the logical end.

Complete sentences if closely connected with other sentences may be separated by semi-colons, colons, or even commas, but in such cases a capital letter does not usually follow a minor punctuation mark.

**The Comma.** *GENERAL RULE. Place a comma between words or groups of words that are distinct from each other and would have a different meaning if no comma were used, or would be in danger of being confused. Never use a comma unless it helps to make the meaning clearer. Treat it as you would a word in expressing your meaning, never using it except when you have some special meaning to express by the use of it.*

**SPECIAL RULE I.** *Several words, all of which modify, or stand in the same relation to, some other word, are to be separated by commas.*

Thus we write, "He was a great, good, and noble man," to show that "great" modifies "man," "good" modifies "man," and "noble" modifies "man." If there were no comma after "good" we would run "good and noble" together as one phrase. We often have pairs of words taken together, as "John and Ellen, Mary and Henry, and Aileen and Algernon danced the set together. If the comma after "Helen" and "Henry" were omitted there would be confusion. The old idea that the comma takes the place of "and" and so should not be used when the "and" appears is a mistake and would lead inevitably to confusion in a case like that given above.

When all the "and's" are expressed, however, no commas are required, as in "He was a good and great and noble man."

*SPECIAL EXCEPTION. When one adjective modifies a noun as first modified by the second adjective, no comma is to be used between them.*

Thus in "The poor old man was run over," "poor" really modifies "old man," not merely "man." If a comma were placed between "poor" and "old" the meaning would be different, that is that "poor" meant "in poverty" rather than "to be pitied."

A trained instinct for accurate expression is the thing to depend on in cases of this sort. Rules help little.

*SPECIAL RULE II. A subordinate sentence or a participial phrase is set off from the main sentence by a comma or commas if it is merely explanatory, but if it is restrictive no commas are required.*

This is easily tested by considering whether the meaning would be complete if a period were placed where you are thinking of putting a comma. If a period could be placed there and leave the meaning of the main clause sufficiently complete to make good sense, a comma is required; if a period would leave the main clause devoid of meaning, no comma should be used.

Did you see Jenny Jones, who was wearing a picture hat? (Here the meaning is complete at the point where the comma is placed.)

Did you see the man who knocked that woman down? (Here the sentence is not complete at the end of "man," and if a period were placed there the preceding words would be nonsense).

*SPECIAL RULE III. Words or phrases transposed from their natural position in the sentence, or thrown in by way of explanation, should usually be set off by a comma or commas.*

Thus the natural position for an adverbial clause is in the predicate after the verb, and in "Where I go, there ye shall come also" the adverbial clause has been transposed to the beginning of the sentence and should be set off by a comma, especially as it is summarized in the adverb "there." But if no confusion would result in a case of this kind, the comma need not be used. Thus:

When I get there I shall see what I can do. (No comma between "there" and "I" is required, because the preceding clause is so short no confusion is possible.)

When I have told you again and again that I will not tolerate such conduct, why do you go on doing these things? (Here a comma is needed because the preceding clause is long and we

shouldn't know when we got to the end of it were it not for the comma.)

In "I prefer, on the whole, to stay in Chicago" we set off by commas "on the whole" because thrown in by way of additional explanation. The rule also applies to "Come here, John."

### The Separation of Sentences

1. A comma is required before "and" when it connects two parts of a compound sentence if the meaning of the second part is a radical change from the meaning of the first part. This is especially true if the subject of the second part is different from the subject of the first part; but even if the subject does not change, a comma is often required and erroneously omitted.

I told him I did n't like the way he was going on, and then I explained to him just what the effect of his conduct would be on the other employees.

2. "But" is often preceded by a comma rather than by a semi-colon, though many think that "but" is generally, if not always, to be preceded by a semi-colon.

John came over and talked to me for a long time, but I could n't see my way to granting his request.

We have fought hard and won; but for all that I am willing to yield if it is for the good of the party.

In such cases we must judge how much the sense changes in the second part of the sentence. If the change is slight, use a comma, if decided, use a semi-colon. A semi-colon may be used before "and" if the change of meaning is very decided.

3. If two or three adjoining sentences are very short and very closely connected with each other, they may be separated by semi-colons, or even by commas, rather than by periods.

Thus "It was a pleasant day; we were enjoying ourselves; I never thought of the danger"; or if "and" were inserted before "I" we would have commas instead of semi-colons.

**The Semi-colon.** We may regard the semi-colon as an intensified comma, or a comma of the second degree.

When groups of words are already broken up by commas, we separate the groups by semi-colons.

*Example:* The list of hero kings of England includes Alfred, called the Great; Richard, the Lion-hearted, who did yeoman's service in the crusades; William the Conqueror; and, if we may add a queen, Elizabeth.

The parts of compound sentences are often separated by a semi-

colon, and it is very common before the disjunctive conjunction "but." "But" is nearly always preceded by a semi-colon.

Macaulay was a master in the use of the colon and semi-colon, and the student is referred especially to his writings for a great variety of good examples.

**The Colon.** Use a colon to introduce a summary, after "as follows," or to indicate that what comes after is equivalent to what goes before, or balances it.

*Examples:* One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor. The wind raged, and the rain beat against the window: it was a miserable day.

It is a mistake to use the colon to introduce every formal quotation. Unless the quotation is introduced in a very formal way, a comma or a comma and a dash should be preferred.

*Examples:* This is what he said: "I stand here upon my rights," etc. (Here the introduction is very formal.) Pretty soon he said,— "I like a girl with a sunny disposition such as yours", etc. I said, "I will go if you wish it."

**Other Marks.** The dash is a weak colon, and also indicates abruptness. Dashes may be used to alternate with parentheses. Brackets are used almost exclusively for words thrown into a quotation and not to be regarded as the words of the speaker.

An interrogation point need not be used after a command such as "Will you kindly step here," though in the form of a question.

Use only one exclamation point for a single exclamation, as in "Alas, I do not know!" An exclamation after "Alas" is a common error.

Hyphens are to be used only between syllables, and it is important to look in the dictionary to see where the syllable breaks. Use a hyphen in compound words only where you find a black hyphen in the dictionary. When an adjective is coupled with a participle a hyphen is always needed, as in "high-priced," but "highly colored" ("highly" being an adverb, no hyphen is required).

A quotation within a quotation is indicated by single marks and another quotation within that by double marks again, and so on. Example: "Said he, 'Can you tell me what "cut it out" means?'" Notice that slang is indicated by quotation marks.

**SUMMARY OF RULES OF PUNCTUATION**

**To Memorize Absolutely**

**Capital Letters:**

1. Used to begin sentence, line of poetry, or formal quotation or statement.
2. Used to indicate name of single person or object—proper noun, or derived adjectives; also a title.
3. Used for emphasis by raising the general noun to the plane of the special.

**Period:**

4. End of sentence.
5. After abbreviation.

**Comma:**

6. To set off or group explanatory clauses, phrases, or words thrown into a sentence, or transposed from their natural position or requiring separation to prevent confusion, as when a word is omitted.
7. To separate words in a series, all modifying a word before or after.
8. To separate sentences or clauses too distinct to be joined simply by a conjunction without a comma, or too close to be separated by a semi-colon.

**Semi-colon:**

9. To separate groups of words which are themselves divided by commas.
10. To separate sentences, especially before "but."

**For Reference**

**Colon:**

11. To introduce a formal statement, following such words as "as follows." (Notice the colons on this page.)

**Parenthesis:**

12. Used only to inclose words thrown in as a side explanation.

**Brackets:**

13. To indicate a parenthesis within a parenthesis.
14. Words interjected into a quotation, not forming part of the quotation.

**Quotation Marks:**

15. To mark words quoted from another.
16. To indicate words taken from another sentence, or words one has heard people use in a certain sense, as slang, etc., or titles of books, etc.

**Italics:**

17. Occasionally to indicate emphasis.
18. Often to indicate a special word under consideration or discussion.

**Dash:**

19. To indicate an abrupt transition of any kind, or a parenthesis of some sort not so formal as would require marks of parenthesis.
20. After a comma to introduce a quotation.

**Exclamation Point:**

21. After an exclamatory word, or a sentence containing an exclamatory word, or a sentence without a verb, exclamatory in its nature.

**Interrogation Point:**

22. To indicate a direct question (used instead of a period).
23. Alone in parenthesis as a note of query.

**Hyphen:**

24. To separate parts of a compound word.
25. To divide a word at the end of a line (only used between syllables at the end of the line, never at the beginning.)

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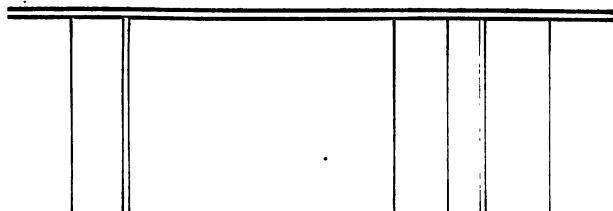
Condensed from  
**"How to be a Private Secretary**  
**or Business Practice Up-To-Date"**

CHAPTER V

**Business Papers**

The simplest form of bookkeeping is the cash account. Every boy or girl, man or woman, should keep a personal account of receipts and expenditures, in a little pocket account book; and the private secretary or confidential stenographer will usually find it necessary to keep a little cash account of money intrusted by the manager for carfare, special office supplies, etc. Sometimes these little sums of money do not seem worth bothering about and no account is kept of them. One day the manager will say, "What did you do with that quarter I gave you last week?" He has forgotten that you gave ten cents of it to the office boy for carfare, and is surprised when you say you have only fifteen cents left. If everything is recorded in a book, no doubt will exist in his mind, and you get credit for being a careful and exact person. The habit of keeping an exact account of all small expenditures, either for oneself or another, is perhaps the most distinctive mark of a good private secretary.

Cash Books will have these words stamped on the cover, and the pages inside will be ruled as follows:



--	--	--	--	--

Fig. 4. Ruling for Cash Account.

The first column is for the date, the second or wide space is for the item entered, the next pair of columns is for dollars and cents to be debited, and the pair of columns after the double rule is for dollars and cents to be credited. Money received is entered in the Dr. column, money paid out in the Cr. column. This is arbitrary usage from immemorial past time. Whatever is left on hand at any time should be entered in the Cr. column or column of expenditures as "Cash to balance," and then the two columns should add up exactly the same. If they do not "balance" an error has been made.

### Invoices

When goods are sold in a large or formal way, especially when there are several items, all the items and prices are written in a list on a special form called a "bill" or "invoice." If cash is paid at time of delivery the bill is receipted or marked "paid." Usually the bill is employed when goods are not paid for, and it serves as a memorandum of the charge of all the items, only the total being entered in the ledger.

Three different forms of billheads are in general use. The old-fashioned form reads (Name and address of buyer) "To (name of firm selling) Dr.," meaning in simple language that John Jones is a debtor to James Smith. Another form reads (Name and address of buyer) "Bought of (name of firm selling)"; while the third form gives the name of the selling firm in large type in the center, and then at one side in smaller type are the words "sold to," followed by the name and address of the buyer. The terms of sale are also usually written in a blank space on the billhead, and there are various small blanks for different order numbers. As invoices are to be carefully distinguished from various shipping memorandums and from "statements," the wording as indicated above is important. Look for the wording given above and you will then instantly know whether you have in hand an invoice or not.

### **Credit Memorandum**

In case goods are returned, or an allowance in price is made because of damage, or the like, a "Credit Memorandum" should always be obtained at the time. This is in form like an invoice or statement, but always has on it the words "Credit Memorandum" in place of "Statement from." It should be checked and O. K.'d just like an invoice, and sent to the accounting department for use in checking the statement.

### **Statements**

It is customary at the end of each month to send a list of all the invoices rendered during the preceding month. This is called a "statement," and usually this word appears at the top. In place of the words used in the invoice it usually has the words "In Account with." Either of these phrases will indicate a statement. The invoices are identified usually only by the date, or sometimes by the order number, and the amount.

The various invoices are listed first, and then at the bottom the word "Credit" or "Cr." is written across the middle of the page, and below are entered the various credits, which include money paid on account, allowances for goods returned, and the like. The sum of the credits is subtracted from the sum of the invoices, and the difference is the amount due and payable.

In case the invoices of the preceding month, which have been entered on one statement already, have not been paid, the total shown on all preceding statements is entered in the first line as "Balance due."

### **The Ledger**

Carbon copies of the invoices may be gathered into a loose-leaf sales book, or the items may be kept in a daybook or journal ("book of original entry"), while totals only are carried to the ledger. Here the debits are entered on the lefthand

## STATEMENT

DATE Sept 1/12  
 M. Sherron Cody

**H. G. ADAIR**  
**COMMERCIAL PRINTING**

MACHINE COMPOSITION  
 PUBLICATIONS

150-154 W. Lake St., Cor. La Salle

Phone | Main 2328  
Auto. 31-073

CHICAGO

Aug	1	Boat	32.25	
	12		75	
	22		30.00	
			30.00	
	10		47.00	
	29		2.50	
	30		106.50	
				222.00
Sept	24	By Check	200.00	
				22.00

Fig. 7. Statement with Credit.

side of the page and the credits on the righthand side of the page. The "Balance" is the amount then due as shown on the latest statement. In the ledger will be found the records of all the statements for a long time past. In order to find out just what was in the invoice, reference must be made to the journal or salesbook, so the journal page must always appear in one column. See Fig. 11.

Small pencil figures are frequently seen on ledger pages. These are the additions of the items entered above. Until the account is closed these pencil footings are used as the totals for the purpose of finding out quickly what balance may be due.

*Samuel Jones*

Jan	3	Mdec.	4	17	25	Feb	15		30	20	00
"	10		10	6	00						
"	15		14	19	37						
"	21		17		75	Feb	20	Bal		23	37
				43	37					43	37

Fig. 11. Simple Form of Ledger.

### The Bank Account

Carefully distinguish between a savings account and a checking account.

Savings accounts are for small deposits of one dollar and up. The deposits draw interest at about 3 per cent per annum, beginning on a certain day of the month or month of the year, following the deposit.

All that is necessary in opening a savings account is to go in person to the bank with the money. The signature of the

depositor is taken in a book, and a small bank-book is given to the depositor which shows the amount deposited. In order to draw money out, the same person must go to the bank with the bank-book (though in case of emergency he may send a written order). The clerk at one of the windows takes the book and writes out the order or form of check, which the depositor must sign and take to another window to have the signature compared with that originally placed in the big book of the bank. In large banks payment is made at still a third window. Checks cannot be used to draw money from a savings account.

All large business houses and also private individuals who have usually at least a hundred dollars on deposit all the time, may open checking accounts for convenience. Usually these do not pay interest, but the bank gets the use of the average balance as payment for the trouble involved.

To open a checking account it is necessary to go to the cashier of the bank in person with some introduction from a person known to the cashier, such as an old depositor. The bank wants to know whether the person is honest or not, and wants to see the face of the person depositing so as to be able to recognize him if he comes to the bank again at any time.

Business managers usually have private checking accounts, which they expect their secretaries to care for. It is important to know how to make out deposit slips, indorse checks and different kinds of money orders, list them correctly on the bank deposit slips, and get currency when needed from the bank for use of the manager or for pay-rolls.

Printed deposit slips are furnished by the bank, together with books of blank checks. See Fig. 12.

The name in which the account is carried is written at the top of the deposit slip, and the date is entered. Then the money, checks, etc., to be deposited are separated. The gold is added up and written opposite the word "Gold," and the silver in the same way. Sometimes these two items are called simply "Coin," which means both gold and silver money. The

**Illinois Trust & Savings Bank**

Credit Account of

*John Henry Blackman*CHICAGO. *Jan. 31,* 19*0*

			Currency and Coin Checks on this Bank and other items except Checks on Chicago Banks.		
EXCHANGE			DOLLARS	CENTS	TOTAL
{	CURRENCY			97	00
	SILVER			2	75
	GOLD			20	00
Checks on other Chicago Banks Express and P.O. Money Orders.				100	00
DOLLARS				56	19
CENTS				13	75
				8	00
				8	00
				305	69
				37	95
				343	64

Fig. 12. Bank Deposit Slip.

greenbacks or "bills" are called "Currency," and the total of these is entered against that word in the slip.

At the left there may be a place for the United States money orders, express money orders, and checks on banks in the same town or city. All these items the bank sends to the "Clearing house," where different banks in the same town exchange their own checks and settle the total of their differences every day.

Checks on banks out of town are written in the column below where the various kinds of money have been entered. In all cases, each check or money order is entered separately.

Last of all the three different groups of entries are added together for the total. The bundle of money and checks, properly sorted out with a rubber band around each lot, is handed with the deposit slip to the receiving teller, and after checking the items over and adding them up, he writes the total of all in the bank-book that is handed him, and this entry is the depositor's receipt for what has been deposited.

### Bank Checks

In order to get any money out after it has once been deposited in a bank, an order called a "check" has to be written out and signed in ink by the person to whom the account belongs. See Fig. 13.

Forest Hill, Ind. Jan. 10, 1912 No. 1327

**THE FIRST NATIONAL BANK**  
OF FOREST HILL, INDIANA

PAY TO THE  
ORDER OF John Harmon \$ 19 <sup>37</sup>/<sub>100</sub>

Minister and 37/100

DOLLARS

Joseph Gaid

Fig. 13. Bank Check.

A check given in payment of a bill is usually made payable to the person who has rendered the bill. If this is done, the bank is responsible should it pay the money to any one else than the person named on the check. If the check is lost, therefore, it is not like losing money. The bank can be notified to stop payment on that check and another is issued. The first check is then no more than a piece of paper.

To protect itself, the bank requires the person who pre-

sents a check for payment to be personally introduced by another person who is known to the bank. This is called "identifying." When the person has an account with the bank, no identification is necessary. But in all cases, as a guarantee and a sort of receipt for the money, the bank requires that the check be "indorsed." "Indorsing" a check

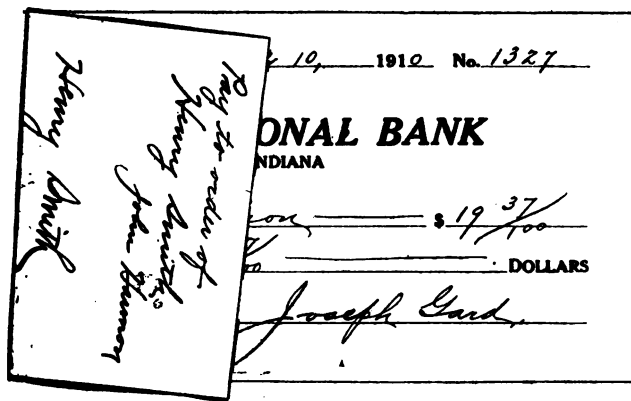


Fig. 14. Same Check Indorsed.

means writing the name across the back. See Fig. 14. Notice that when the check lies face up before you the reading matter begins at the left. The lefthand edge forms the top of the back, and the indorsement should be written near the top of the back, which is the lefthand side of the face of the check. Many persons cause considerable inconvenience by writing their indorsements on the other end, that is with the righthand side of the check as the top.

### Forms of Indorsements

If only the name is written across the back of the check it is said to be "Indorsed in blank" and then any one can get the check cashed, for the bank has its receipt in full there and acknowledges no other responsibility.

If the check is indorsed with the form "Pay to E. L. Jones or order," (Signed) "A. Depositor," the bank could be held responsible if it paid the money to any one except "E. L. Jones" or some one to whom he gives an order by writing the same form with his name under the first indorsement. There can be any number of indorsements on the back of a check. There are frequently half a dozen.

The signature of a rubber stamp is legal, and usually when checks are simply deposited in an account, they are indorsed by the bookkeeper, who merely stamps the form, including the name, on the back. The common form for this sort of indorsement is an order to pay to the bank where the account is carried, as "Pay to the Illinois Trust and Savings Bank or order. A Depositor." While checks are accepted for deposit when indorsed by a rubber stamp, money is not paid out except on a pen-written signature.

### Checks to "Bearer" and "Cash"

When it is desired that the person presenting a check should get the money just as if he were offering a twenty-dollar banknote to be changed, and the bank is released from all responsibility to pay to any given person, the check is written "Pay to the order of Bearer." In that case the bank usually asks the person who presents the check to indorse it just as a memorandum of who he or she is.

When the depositor himself wants some cash for personal or office use, he writes out his check "Pay to the order of Cash," and the bookkeeper or stenographer can present the check and get the money without indorsing it. Sometimes the depositor writes out a check "Pay to the order of Self," and in that case he must write his own name on the back as an indorsement before he can get the money.

### The Stub

In the books of blank checks furnished by the banks there is opposite each check a special page on which to keep

a record of the check, or at the lefthand side there is what is called a "stub," a little blank on which the important facts about the check can be recorded for future reference if necessary. See Fig. 15.

<b>Brought forward DEPOSITS</b>			<p>CHECKS SHOWING ALTERATIONS OR ERASURES WILL NOT BE HONORED.</p> <p>No. _____</p> <p style="text-align: right;">191 _____</p> <p>Order of _____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p style="text-align: right;">\$ _____</p>
<b>Balance . . . . .</b>			
<b>Check No. _____</b>			
<b>Carried forward . .</b>			

Fig. 15. The Stub.

### United States and Express Money Orders

United States money orders can be obtained only by going to the postoffice. This duty usually falls to the secretary. Fig. 16.

<b>10100</b> (OFFICE NUMBER)	<b>Barclay Center, N. Y.</b>	<b>522204</b> (SERIAL NUMBER)					
<b>JUN-5</b>		<b>191 9</b>					
PAYING OFFICE <b>O</b> STAMP HERE	<table border="1" style="margin: auto;"> <tr> <td style="padding: 2px;">DOLLARS</td> <td style="padding: 2px;">CENTS</td> </tr> <tr> <td style="text-align: center; font-size: 1.2em;">5</td> <td style="text-align: center; font-size: 1.2em;">00</td> </tr> </table> <p style="font-size: 0.8em;">(AMOUNT FOR WHICH ISSUED) NOT GOOD FOR MORE THAN LARGEST AMOUNT INDICATED ON LEFT-HAND MARGIN</p>		DOLLARS	CENTS	5	00	COUPON STAMP HERE
DOLLARS	CENTS						
5	00						
THE POSTMASTER AT <b>Barclay Center, N. Y.</b>							
WILL PAY AMOUNT STATED ABOVE TO ORDER OF PAYEE NAMED IN ATTACHED COUPON OF SAME NUMBER							
RECEIVED PAYMENT.		POSTMASTER					
PAYING POSTMASTER SHOULD SEND THIS ORDER TO AUDITOR WITH A STATEMENT							

<b>10100</b> (OFFICE NUMBER)	<b>Barclay Center, N. Y.</b>	<b>522204</b> (SERIAL NUMBER)	
<b>JUN-5</b>		<b>1919</b>	
<b>FIVE</b>		<b>00</b>	
WRITE WORDS FOR DOLLARS		DOLLARS _____ CENTS _____ FIGURES FOR CENTS	
PAYEE. <b>Wanamaker, Carson, Field &amp; Co.</b>			
REMITTER <b>John D. Westover</b>			
THIS COUPON SHOULD BE RETAINED AT PAYING OFFICE			

Fig. 16. United States Money Order.

Express money orders may be bought at the office of any national express company.

Money orders are necessary when a small remittance is to be made to strangers, who may be afraid to accept personal checks, or when there may be an exchange charge on checks that strangers will not like to pay. Money orders are used in such cases for small amounts, bank drafts or cashier's checks for large amounts.

Dollars      Cents	Stamp of Issuing Office	(Form No. 6001)
<div style="display: flex; align-items: center;"> <div style="font-size: 2em; margin-right: 5px;">\$</div> <div style="border: 1px solid black; width: 150px; height: 40px; position: relative;"> <div style="position: absolute; left: 0; top: 0; width: 30px; height: 100%; border-right: 1px solid black;"></div> </div> </div>	<div style="border: 1px solid black; width: 150px; height: 100px; margin: 0 auto;"></div>	No. ....
The Postmaster will insert		

here.....  
 the office drawn on, when the office named by the remitter in the body of this application is not a Money Order Office.

Spaces above this line are for the Postmaster's record, to be filled in by him.

## Application for Domestic Money Order

Spaces below to be filled in by purchaser, or, if necessary,  
by another person for him

Amount

Five                      Dollars    ten                      Cents

Pay to Order of } James S. Smith  
(Name of person or firm for whom order is intended)

Whose Address is } No. 169 Baker Street

Post Office } Hamilton

State Ohio

Sent by Harder & Co.  
(Name of Sender)

Address of sender } No. 170 North Fifth Ave. Street

**PURCHASER MUST SEND ORDER (ON BLUE PAPER) TO PAYEE**

As postmasters do not as a rule accept personal checks, it is necessary to go to the bank and get the currency, which in turn is taken to the postoffice. Here a blank application form will be found, which must be filled out, and the postmaster will in turn give a form a little different from the ordinary draft or bank check.

When United States money orders are received, it is to be noted that they must be indorsed on the face in the blank space marked "Received." They may be deposited at the bank for collection through the clearing house like ordinary checks. Rubber-stamp signatures will be accepted.

Express money orders are indorsed on the back, like common checks.


### Drafts

There are two kinds of "drafts." One is the order of one bank on another. A bank in Oshkosh, Wis., for example, has an account with the National City Bank in New York, and when Mr. Depositor wants to send a check to a town in New Hampshire, and wants to know that the person who gets his check can get it cashed without any trouble or delay, and without paying for having it cashed, he asks his bank cashier to give him a draft, or he "buys a draft" on "New York" or "Chicago." A draft is as safe and as good as a money order, and usually can be had by a depositor without paying for it. For local use a "Cashier's Check" is preferred.

There is also a very different kind of "draft." When a man at a distance doesn't pay his bill, and the person to whom the money is owing wishes to have a local bank send a boy around and try to collect the money or find out why it isn't paid, he writes out a "draft" like Fig. 21. Similar drafts are used in making C. O. D. shipments by freight. See the chapter on "Transportation."

The customer deposits his draft in his own bank, and his bank charges him 10c or more to send it to a bank in the town where the debtor lives. That bank in turn presents it and tries

**CUSTOMER'S DRAFT**

 **Chicago, January 16, 1919** **\$19 <sup>50</sup>/<sub>100</sub>**

**2-10** *At night* **Pay to the order of**

**Illinois Trust & Savings Bank**

*Nineteen <sup>50</sup>/<sub>100</sub>* **Dollars**

Value received, and charge to account of WITH EXCHANGE

to *J. G. Smith Co.* } *James H. Hobbins*  
*Harrison, N. J.*

Fig. 21. Customer's Draft.


to find out why it is not paid if it is "dishonored." Many business men dislike to have their "paper" dishonored.

### Promissory Notes

When a man can't pay his bill at the time it falls due, and wants more time in which to get together enough money, he sometimes offers to give the creditor a "note." This is often spoken of as "paper," though checks and drafts are sometimes spoken of under that term. "Paper" is pre-eminently promissory notes.

Notes and drafts are usually to be had in books like check-books, with stubs that should be filled out in the same way for permanent reference.

Drafts on other banks, known as "exchange," are deposited like any checks.

 **\$1000 <sup>00</sup>/<sub>100</sub>** **Chicago, January 19, 1919.**

*Sixty days after date I promise to pay to the order of James W. Robinson*

*One thousand* **Dollars**

*at The First National Bank, Chicago*

*Value received.*

*No. 189 Due March 18, 1919.* *H. L. Billings*

Follows & Gooden Co. Stationers Chicago

Fig. 22. Promissory Note.

In order to get money immediately on a note, the manager must himself arrange to have the note "discounted," and a certain amount is deducted by the bank for advancing cash on it. Only notes that are regarded as safe will be discounted.

A simple receipt for money by which a bill is paid is given by writing at the bottom of the invoice or statement, "Received Payment," followed by the name, or simply "Paid." Fig. 23 gives a form for a simple receipt for money.

Chicago, Ill. Jan. 29, 1917.

Received of E. W. Banner & Co.

Seventy-five <sup>00</sup>/<sub>100</sub> Dollars

to apply on account.

\$75.00

L. Herman Gady

S. D. Childs & Co. 120 S. Clark St. Chicago

Fig. 23. Form of Receipt.

### Exchange

Banks charge from 5 cents up for collecting the money on checks drawn on small places outside their own town or city. The teller knows just what towns must pay exchange and checks them on the deposit slip. The exchange is sometimes deducted from the total deposit, but more often the depositor pays it in cash as one of the petty cash expenses of the office. If the latter is the custom, the secretary should always have some small change with which to pay the exchange. There is no exchange on drafts on New York or Chicago and other large centers, express or government money orders, and checks that can go through the local clearing house.

### Household Bookkeeping

It is often the duty of the private secretary to look after the special household or private accounts.

As has already been stated, the most convenient way to do this is to see that all accounts are paid by check, money received always being first deposited in the bank. Then a memorandum of what each check is for should be made on the stub. These check stubs will be the book of original entry, and from them the items can be posted into a ledger for the purpose of classifying them, so as to find out how much this costs or that costs, or the other.

If there are many little receipts, as from the sale of milk, vegetables on a farm, chickens, or eggs, all the items can best be kept in a cashbook. If a check is handed over once a month to pay all expenses, the entry in the bank-book may be sufficient, and possibly no cashbook will be required. If however, many small items must be paid out in currency, where a check cannot be used conveniently, a cashbook will also be needed to keep these items.

Here, then, are the records. How, then, shall we find out what the proprietor wants to know?

He or she may want to know whether the fancy dairy is paying its own way or not, how much it really costs to keep up an automobile, what the family living expenses are, etc., etc.

In the checkbook stubs, the bank-book, and the cashbook will be found all the items mixed together. The bookkeeping consists in classifying them in a ledger.

The total debit of each account and the total credit of each account may be carried to a single Balance Sheet, where the grand totals will show a balance exactly equal to the amount remaining in the bank.

This is simple single-entry bookkeeping, but it is the most practicable for the purpose indicated. If each item were entered twice, on the credit side of one account and the debit side of another, the sum of the credits would then always be equal to the sum of the debits, and we should have double-entry bookkeeping.

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